

Social Security in Review

Program Operations

RECIPIENTS of public assistance in November included 2.7 million persons getting old-age assistance; 97,000 and 118,000, respectively, getting aid to the blind and aid to the permanently and totally disabled; 592,000 families receiving aid to dependent children; and 316,000 general assistance cases—about 206,000 of them one-person cases.

In November, as in October, decreases occurred in the number of cases receiving old-age assistance and aid to dependent children, but the number receiving aid went up in each of the other programs. The decline of 6,500 in the number of aged recipients was smaller than in any month but one since May, and the drop of 5,200 in families receiving aid to dependent children was the smallest monthly decrease since May. Altogether, the October-to-November changes seem to indicate at least a seasonal leveling off of the recent downward trend in the total number of recipients.

Two new State programs contributed slightly to the increase in caseloads for aid to the blind and aid to the permanently and totally disabled. Alaska made its first payments of aid to the blind, and Massachusetts for the first time made payments of aid to the permanently and totally disabled.

The caseloads for all the federally aided types of assistance rose in Puerto Rico when eligibility was established for some of the many persons whose applications had been pending investigation. The increase also reflected some instances in which persons who had been included in family cases of general assistance

were assigned to the appropriate categorical program and were counted as separate cases. The November caseloads for old-age assistance, aid to the blind, and aid to the permanently and totally disabled in the island were larger than those in about a third of the States, and the number of families receiving aid to dependent children was larger than in two-thirds of the States. The number of general assistance cases dropped but still exceeded the number in more than half the States. In terms of population, however, only 25 percent of the aged in Puerto Rico received old-age assistance as compared with about 22 percent in the United States as a whole. Relatively fewer of the island's children than of all children were being helped by aid to dependent children; the proportion of the total population getting general assistance was also smaller than the proportion for the Nation.

The number of general assistance cases went up in November in 31 of the 47 States for which monthly comparisons are valid. Caseloads in 15 of these States were more than 5 percent larger than those of the previous month. The total increase in the number of cases was about 5,000.

The amount of total money payments to recipients for November, \$189.7 million, was slightly less than in October, though average payments for each program increased by very small amounts in most States. For old-age assistance the national decrease in the caseload and substantially lower average payments in two States reduced total payments below the amount for October; payments for aid to dependent children also were below the October total. In the

smaller programs the total amount paid out was somewhat larger than in October.

UNDER THE OLD-AGE and survivors insurance program, 4.3 million persons were receiving monthly benefits at the end of November—41,000 more than at the end of October. This increase was the smallest for any month since August 1950; it was only about one-fourth as large as the increase in November 1950, when a record number of persons (165,000) was added to the beneficiary rolls.

Monthly benefits being paid at the end of November totaled \$153.2 million—\$1.4 million more than in October. The average old-age benefit declined for the fourteenth consecutive month, to \$42.17. The decreases are, however, becoming progressively smaller; the average dropped 6 cents in September, 4 cents in October, and 2 cents in November. For all other types of benefits except child's and parent's, the average amounts have shown a similar gradual downward trend since September 1950. The average amounts for child's and for parent's benefits in current-payment status declined gradually from September 1950 until August 1951, but since then they have remained almost unchanged. For wife's or husband's benefits, the average payable in November was \$22.76; for child's benefits it was \$26.88; for widow's or widower's, \$36.05; for mother's, \$33.31; and for parent's, \$36.70.

Retired workers and their dependents—aged wives, dependent husbands, wives under age 65 with child beneficiaries in their care, and young children—numbered almost 3.0 million and made up 68 percent of all

beneficiaries. Their monthly benefits, \$110.5 million, represented 72 percent of the total. As a proportion of all beneficiaries, retired workers and their dependents have increased about 2 percent since November 1950.

Monthly benefits awarded in November numbered 69,000, a decline of 27 percent from October; the total was less than in any month since September 1950. All types of benefits shared in the decline for the month. The 30,500 lump-sum death payments, totaling \$4.2 million, were fewer than in any other month since July 1951.

UNEMPLOYMENT COVERED by the State unemployment insurance programs continued to rise in November, largely because of seasonal influences but partly as a result of labor disputes, some lay-offs during inventory-taking, and continuing material shortages. Initial claims filed by unemployed workers increased to 939,000, while weeks of unemployment covered by continued claims rose to 3,997,000. The percentage increases from the preceding month—4.7 percent and 2.9 percent, respectively—were small, but the average daily volume was substantially greater in November than in October.

Thirty-nine States reported increases in the average weekly number of beneficiaries, which raised the national figure 5 percent to 749,000; benefits paid went up 1.7 percent to \$68.6 million. For the sixth successive month the average benefit for total unemployment increased, and the November average of \$21.83 was an all-time high.

President's Message on the State of the Union

On January 9, 1952, President Truman delivered to Congress his message on the State of the Union. While the President gave major emphasis to international relations and defense activities, he also stressed the importance of action to maintain the "health, the morale, the freedom of our people."

"Urgently needed improvements in our social security law" were cited by the President. "For one thing," he said, "benefits under old age and survivors insurance should be raised \$5 a

Selected current statistics

[Corrected to Jan. 9, 1952]

Item	November 1951	October 1951	November 1950	Calendar year	
				1950	1949
<i>Labor Force¹ (in thousands)</i>					
Total civilian.....	63,164	63,452	63,512	63,099	62,168
Employed.....	61,336	61,836	61,271	59,957	58,710
Covered by old-age and survivors insurance ²			36,250	35,165	34,314
Covered by State unemployment insurance ³	34,900	34,900	34,500	32,809	31,081
Unemployed.....	1,828	1,616	2,240	3,142	3,396
<i>Personal Income⁴ (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$256.7	\$257.5	\$232.9	\$224.7	\$205.1
Employees' income ⁵	173.7	172.8	155.0	145.8	133.8
Proprietors' and rental income.....	49.1	50.5	46.2	44.0	41.4
Personal interest income and dividends.....	20.7	20.8	19.4	19.3	17.1
Public aid ⁶	2.3	2.3	2.3	2.4	2.2
Social insurance and related payments ⁷	7.1	7.0	6.3	6.5	6.8
Veterans' subsistence allowances ⁸ and bonuses.....	1.1	1.1	1.9	2.2	2.0
Miscellaneous income payments ⁹	2.7	3.0	1.8	4.5	1.8
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ¹⁰					
Number (in thousands).....	4,332	4,291	3,346		
Amount (in thousands).....	\$153,214	\$151,825	\$122,926	\$1,018,149	\$655,832
Average primary benefit.....	\$35.17	\$35.19	\$36.74		
Awards (in thousands):					
Number.....	69	95	166	963	682
Amount.....	\$2,267	\$3,087	\$4,599	\$26,234	\$15,348
<i>Unemployment Insurance¹¹</i>					
Initial claims (in thousands).....	939	896	894	12,251	17,060
Weeks of unemployment claimed (in thousands).....	3,997	3,886	3,838	78,654	102,612
Weeks compensated (in thousands).....	3,297	3,279	3,082	67,860	86,638
Weekly average beneficiaries (in thousands).....	749	713	734	1,304	1,606
Benefits paid (in millions) ¹²	\$69	\$67	\$62	\$1,373	\$1,737
Average weekly payment for total unemployment.....	\$21.83	\$21.63	\$20.85	\$20.70	\$20.47
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,705	2,712	2,794		
Aid to dependent children:					
Families.....	592	597	650		
Children.....	1,520	1,532	1,653		
Aid to the blind.....	97	97	97		
Aid to the permanently and totally disabled.....	118	115	61		
General assistance.....	316	311	403		
Average payments:					
Old-age assistance.....	\$14.53	\$14.53	\$13.25		
Aid to dependent children (per family).....	75.30	74.80	71.12		
Aid to the blind.....	47.97	47.75	45.88		
Aid to the permanently and totally disabled.....	45.69	45.90	41.80		
General assistance.....	46.31	46.37	46.00		

¹ Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

² Estimated by the Bureau of Old-Age and Survivors Insurance. Data for October and November 1951 not available.

³ Data from the Bureau of Employment Security, Department of Labor.

⁴ Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

⁵ Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

⁶ Payments to recipients under the 4 special public assistance programs and general assistance.

⁷ Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

⁸ Under the Servicemen's Readjustment Act.

⁹ Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

¹⁰ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

¹¹ Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

month above the present average of \$42. For another thing, the States should be given special aid to help

them increase public assistance payments. By doing these things now, we

(Continued on page 26)

Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History

by ROBERT J. MYERS and WILBUR J. COHEN*

The Railroad Retirement Act Amendments of 1951 provide for important changes in both the retirement and the survivor insurance provisions of the railroad retirement system. Some of these changes vitally affect the administration and financing of the Federal old-age and survivors insurance program. This article is devoted largely to a summary of the more important benefit provisions and the history of the legislation and is intended both for the general reader and for those who will have the responsibility for administering the provisions affecting old-age and survivors insurance. The March Bulletin will report in detail on the provisions for financial interchange between the old-age and survivors insurance and railroad retirement programs.

THE Railroad Retirement Act Amendments of 1951 became Public Law 234 (Eighty-second Congress, 1st session) on October 30, 1951, when President Truman affixed his signature to H.R. 3669. In signing the bill, President Truman stated that the legislation "will provide substantially higher benefits for railroad workers who have retired because of age or permanent disability, and for the widows and orphans of railroad workers."

The amendments provide the first significant revision of the Railroad Retirement Act since 1948, when Congress raised the retirement benefits 20 percent to allow in part for changes in cost-of-living and wage levels since the period before World War II.¹ In 1946 there had also been important amendments to the railroad retirement system,² the most significant of which was the introduction of survivor benefits coordinated to a certain

degree with those under old-age and survivors insurance. The 1951 law deals almost entirely with the benefits under the railroad retirement system, although there is a minor amendment to the Railroad Unemployment Insurance Act; no changes are made in the Carriers Taxing Act, which contains the provisions for assessing the contributions to finance the railroad retirement program.

It is significant that Congress at the same time it passed the 1951 legislation also adopted Senate Concurrent Resolution 51,³ establishing a Joint Congressional Committee to "make a full and complete factfinding study and investigation of the Railroad Retirement Act." Among the matters to be studied are the relationship between this program and the old-age and survivors insurance system, both as to benefits provided and as to simplification of administration. Particular emphasis and study are to be given to the cost of the railroad retirement program and to means of strengthening its financing basis. Such a study, President Truman stated, "is a very desirable step. There are real and serious questions to be settled before we can feel confident

that we are giving adequate and fair protection, on a sound financial basis, to retired workers and survivors. I hope the committee will be able to report in time for legislative action next year."

Need for Legislation

The immediate need for the legislation arose because of the general increases in the cost of living and in wages that have occurred in the past decade. The 1948 amendments had provided an increase of 20 percent in the retirement benefits but made no substantial change in the survivor benefits established in 1946.

Since retirement benefits are based on railroad service and compensation both before and after the inception of the program in 1937, increases in wages in the past decade have had little effect on benefits for workers retiring in recent years and, of course, no effect for those who had retired before 1940. The 20-percent increase in 1948 was thus only partial recognition of the economic changes that had occurred, and further increases seemed necessary if the relative benefit adequacy originally planned were to be restored.

Furthermore, the survivor benefits in virtually all instances were less than those that would have been payable on the basis of the same earnings history under the old-age and survivors insurance system as amended in 1950.⁴ This fact was also true of retirement benefits for a worker who had had little or no railroad employment before 1937. Since the employee contribution rate under the railroad retirement system in 1951 (6 percent) was four times as high as that under old-age and survivors

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¹ See Wilbur J. Cohen and James L. Calhoun, "Social Security Legislation, January-June 1948: Legislative History and Background," *Social Security Bulletin*, July 1948.

² See Jack M. Elkin, "The 1946 Amendments to the Railroad Retirement and Railroad Unemployment Insurance Acts," *Social Security Bulletin*, December 1946.

³ Agreed to by the Senate on October 15 and by the House the next day (with a minor amendment that the Senate accepted on October 17).

⁴ See Wilbur J. Cohen and Robert J. Myers, "Social Security Act Amendments of 1950: A Summary and Legislative History," *Social Security Bulletin*, October 1950.

insurance (1½ percent), it hardly seemed equitable that in some cases the benefits to railroad employees were lower.

Summary of Provisions

The principal provisions of the railroad retirement system, both those of the previous law and those of the new law, are shown in the accompanying chart. The new law makes nine important changes:

1. The formula for retirement annuities is modified to provide a 15-percent increase for both present and future annuitants.

2. A spouse's annuity is provided, under certain conditions, when both spouses are aged 65 or over (and also when a wife is under age 65 and has a dependent child under age 18 in her care). The amount of the spouse's annuity is 50 percent of the husband's full retirement annuity but cannot exceed \$40 a month (except under unusual circumstances).

3. Monthly survivor benefits are increased 33⅓ percent and the lump-sum death payments 25 percent by a change in the benefit formula,⁵ with a further increase for those with high earnings (since the previous \$250 maximum on the average monthly remuneration used in computing the survivor benefits is raised to \$300).

4. Both retirement and survivor benefits, but particularly the latter, are increased further in a number of instances by the "old-age and survivors insurance minimum guarantee" provision, which stipulates that bene-

fits are to be at least as large as those that would be payable for the same wage history under old-age and survivors insurance.

5. Retirement annuities are to be reduced for persons also receiving retirement benefits under old-age and survivors insurance if railroad service before 1937 is counted in determining the railroad benefit (but for beneficiaries on the rolls when the bill was enacted and who were then receiving old-age and survivors insurance benefits, such reduction may not result in railroad retirement benefits lower than those previously received).

6. In computing retirement benefits, service after age 65 is credited, whereas formerly service beyond the calendar year in which age 65 was attained could not be counted. This change is applicable not only for future cases but also for those on the rolls when the bill became law, so that many retirement annuities are further increased.⁶

7. For deaths and retirements of individuals with less than 10 years of railroad service,⁷ benefits (other than the residual death payment described later) will not be paid by the railroad retirement system, except when the award was made before October 30, 1951; instead, the wage credits for service after 1936 will be transferred to the old-age and survivors insurance program. These workers or their survivors may then receive old-age and survivors insurance benefits. There is no provision for refunding the excess of contributions under the railroad system over those that would have been paid under old-age and survivors insurance for the same employment (other than

⁵In general, this change does not greatly increase benefits for those who had service after age 65 but who have previously been credited with the maximum service of 30 years now possible. For such retirants there will usually be a relatively small increase if the use of service performed after age 65 results in higher average monthly compensation, although in a few cases this service may produce a slightly lower average and thus a decrease in the annuity.

⁷In determining whether this 10-year test is met, service before 1937, when contributions were first collected, is included. When such total service is less than 10 years the individual loses credit for all such "prior service" he may have had.

the residual death payment); the railroad retirement system retains such excess contributions from the short-service employees and their employers, and these funds assist in meeting the over-all costs of the program.

8. To compensate for the preceding change and for other reasons, financial interchanges will be made between the two programs that will place the old-age and survivors insurance trust fund in the same position as it would have been if railroad employment had always been covered by old-age and survivors insurance.

9. In the application of the work clause under old-age and survivors insurance, railroad earnings are to be considered as covered wages; thus an individual cannot engage in railroad employment for wages of more than \$50 a month and receive old-age and survivors insurance benefits, as was formerly possible. As before, however, a railroad annuitant may engage in employment covered by old-age and survivors insurance without affecting his railroad retirement benefit.

The various benefit changes described above are generally effective for November 1951. Under administrative procedure, payments of benefits for November 1951 were made at the beginning of December 1951, but in these checks only the increases of 15 percent in retirement annuities and of 33⅓ percent in monthly survivor benefits were made. Retroactive adjustments will be made to reflect the effect of the other changes.

Legislative History

Congressional action on the railroad retirement provisions began with a consideration of H.R. 3669 (and its companion bill S.1347) and H.R. 3755 (and its companion bill S.1353). These bills, introduced in April 1951, embodied two somewhat different approaches. Both House bills were introduced by Representative Crosser, Chairman of the Committee on Interstate and Foreign Commerce, while both Senate bills were introduced by a bipartisan group that included Senator Murray, Chairman of the Committee on Labor and Public Welfare, and Senator Douglas, chairman of the subcommittee that studied the problem. The approach in H.R. 3669

⁶Survivor benefits are computed by applying certain percentages to the so-called "basic amount." On the whole, these percentages under the previous law paralleled those under old-age and survivors insurance (75 percent, for example, for a widow aged 65 or over). The amendments left the basic amount unchanged but raised the beneficiary percentages applied thereto 33⅓ percent for monthly benefits and 25 percent for the lump-sum death payment. Mathematically, this procedure has the same effect as though the factors that are applied to various portions of the average monthly remuneration to obtain the basic amount had been increased 33⅓ percent and the beneficiary percentages left unchanged (except for the lump-sum payment). For comparability with old-age and survivors insurance, the latter concept is used in this article, with suitable notation as to the "adjusted basic amount" and with the beneficiary percentages in effect remaining unchanged.

had the support of the 18 "nonoperating" labor organizations (affiliated in the Railway Labor Executives' Association) that represent roughly three-fourths of all railroad employees; H.R. 3755 was supported by the four "operating" labor organizations that represent most of the other employees.

Hearings were held on these as well as on various other railroad retirement bills.⁵ The Senate hearings began April 27 and ended May 14, while the House hearings began May 15 and ended June 6. As a result of the House hearings, and in an attempt to find a solution to the problem, another bill—H.R. 4641—was introduced in June by Representative Priest, a member of the Committee on Interstate and Foreign Commerce.

H.R. 3669 As Introduced

This bill contained most of the features of the final legislation, but it also had many features that were not a part of the law as enacted. The following provisions are among the more important items that were changed in the final version.

(1) Increase in retirement annuities by varying amounts, ranging from 13½ percent to 16½ percent (rather than a uniform 15 percent);

(2) The maximum for a spouse's annuity of \$50 a month (rather than the \$40 in the final legislation, which the Senate Committee, in describing its subsequent action, noted as also being the maximum for a wife's benefit under old-age and survivors insurance);

(3) Maximum taxable and creditable compensation after 1951 of \$400 a month (rather than \$300);

(4) A new formula for computing survivor benefits that would increase them on the average by roughly 75 percent (rather than the smaller increases adopted);

⁵ Representatives of the Federal Security Agency were asked to testify before the Senate subcommittee (*Hearings Before the Subcommittee on Railroad Retirement Legislation of the Committee on Labor and Public Welfare on . . . Bills To Amend the Railroad Retirement Act of 1937* (U. S. Senate, 82d Cong., 1st sess.), pp. 541-563). For the written views of the Agency, see *Senate Hearings*, pp. 608-614, and *Report of the Senate Committee on Labor and Public Welfare on S.1347*, p. 14.

Transfer of Short-Service Employees

PROVISIONS OF THE RAILROAD RETIREMENT ACT IN REGARD TO TRANSFER OF SHORT-SERVICE EMPLOYEES:

As to retirement annuities under the Railroad Retirement Act—

Section 2 (a). The following-described individuals, if they . . . shall have completed ten years of service, shall be eligible for annuities after they shall have ceased to render compensated service

As to survivor annuities under the Railroad Retirement Act (payable only with respect to completely or partially insured individuals)—

Section 5 (1) (7). An employee will have been 'completely insured' if . . . he will have completed ten years of service

Section 5 (1) (8). An employee will have been 'partially insured' . . . if . . . he will have completed ten years of service

As to crediting railroad service under old-age and survivors insurance—

Section 5 (k) (1). For the purpose of determining (1) insurance benefits under title II of the Social Security Act to an employee who will have completed less than ten years of service and to others deriving from him or her during his or her life and with respect to his or her death, and lump-sum death payments with respect to the death of such employee . . . this Act shall not operate to exclude from 'employment,' under title II of the Social Security Act, service which would otherwise be included in such 'employment'

(5) Withholding of retirement annuities if the annuitant, aged 65 or older, is in employment covered by old-age and survivors insurance (and would have his benefit suspended under the old-age and survivors insurance work clause—for example, by earning more than \$50 per month in covered employment);

(6) Making financial interchange between the railroad retirement and the old-age and survivors insurance systems the subject for a joint study to be submitted to Congress by 1956 (instead of becoming effective immediately without further legislative action);

(7) Service after age 65 creditable only for benefits awarded after enactment of the amendments (instead of including beneficiaries on the rolls, as in the final legislation);

(8) Incorporation of many of the benefit features of the 1950 amendments to the old-age and survivors insurance system. Some of these were retained in the final legislation (for example, benefits for retired workers' wives under age 65 caring for a de-

pendent child; benefits for aged, dependent husbands and widowers; similarity of definitions of dependents; and payment of retroactive benefits for as much as 6 months), while others were omitted (for example, benefits for the former wife divorced who has a dependent survivor child in her care; payment of an additional amount, in effect, for the first survivor child; payment of child's benefits regardless of school attendance between ages 16 and 18; an increase in parent's benefits to the same size as widow's benefits; and lump-sum payments for all deaths rather than only when no survivors are eligible for immediate monthly benefits).

H.R. 3755

H.R. 3755 provided for relatively few changes in the program, principally an increase of 25 percent in all retirement annuities; survivor benefits, on the whole, would be increased in the same proportion. Subsequently the supporters of this legislation redrafted the bill because of cost con-

Table 1.—Illustrative monthly retirement annuities under the Railroad Retirement Act

Average monthly compensation	Old law	New law ¹	
		Nonmarried or spouse not eligible	Married, and spouse eligible
		10 years' service	
\$100.....	\$21.00	\$24.15	\$36.23
150.....	30.00	34.50	51.75
200.....	36.00	41.40	62.10
250.....	42.00	48.30	72.45
300.....	48.00	55.20	82.80
		20 years' service	
\$100.....	\$42.00	\$48.30	\$72.45
150.....	60.00	69.00	103.50
200.....	72.00	82.80	122.80
250.....	84.00	96.60	136.60
300.....	96.00	110.40	150.40
		30 years' service	
\$100.....	\$63.00	\$72.45	\$108.68
150.....	90.00	103.50	143.50
200.....	108.00	124.20	164.20
250.....	126.00	144.90	184.90
300.....	144.00	165.60	205.60
		40 years' service ²	
\$100.....	\$84.00	\$96.60	\$136.60
150.....	120.00	138.00	178.00
200.....	144.00	165.60	205.60
250.....	168.00	193.20	233.20
300.....	192.00	220.80	260.80

¹ Does not take into account the provisions for an increase if necessary to guarantee that benefits will at least equal those that would have been payable under old-age and survivors insurance for the same wage history, or for a decrease when annuity is based on "prior service" (before 1937) and old-age and survivor insurance benefits are also being paid.

² Minimum annuity provision would be applicable for those with "current connection" and would yield larger amounts than those shown. In such cases this provision would raise the benefits for a 10-year man to those shown for a 20-year man and for a 20-year man to those for a 30-year man.

³ Persons using prior service cannot have total service of more than 30 years. Accordingly, persons retiring in 1977 are the first who can get credit for 40 years of service.

siderations so that the retirement annuities would be increased by 16½ percent; while no general increase would be made in the survivor benefits, it was recognized that such a step was necessary and should be immediately studied.⁹

H.R. 4641

H.R. 4641 also provided for relatively few changes, with the benefit increases being, on the whole, lower than in the previous bills. All retirement annuities

⁹ Hearings Before the Committee on Interstate and Foreign Commerce on H.R. 3669, H.R. 3755, and Others (House of Representatives, 82d Cong., 1st sess.), pp. 482-484.

would be increased 10 percent, while survivor benefits would be made payable under the same conditions, in approximately the same amounts, and to the same classes of survivors as under the old-age and survivors insurance system. Certain provisions were the same as in the final legislation; both retirement and survivor benefits were to be at least as large as the benefits or additional benefits payable under old-age and survivors insurance if railroad service had been counted as covered employment thereunder, and benefits were reduced for annuitants also receiving old-age and survivors insurance benefits. H.R. 4641 also contained a provision (present in H.R. 3669 as introduced but not in the final legislation) preventing payment of railroad benefits to an annuitant who is past age 65 and who is in employment covered by old-age and survivors insurance if the work clause of that program would prevent benefit payment.

H.R. 3669 As Reported by Committee

By a vote of 18 to 12, the House Committee on Interstate and Foreign Commerce voted on September 19 to report out a completely revised version of H.R. 3669. This action was taken immediately before the House took an extended recess. The two other major bills considered (H.R. 3755 and H.R. 4641) had a significant effect on the provisions of the reported bill.

The provisions were relatively simple, providing a flat increase of 15 percent for retired workers, 33½ percent in monthly benefits for survivors, and 25 percent in lump-sum death payments. In its report, the Committee expressed its intention to make a further study of the controversial issues involved and its belief that immediate action should be taken to raise the benefits. The Committee Report also contains the views of the minority (including Chairman Crosser), strongly advocating the provisions of the bill as it had been introduced.

H.R. 3669 As Passed by House

The House debated the legislation on October 4 and completed its action on October 16 (the day after the

Table 2.—Illustrative monthly survivor annuities under the Railroad Retirement Act ¹

Average monthly remuneration	Widow aged 65 or over		Widow and 2 children	
	Old law	New law	Old law	New law
10 years' service ²				
\$100.....	\$26.81	\$37.50	\$62.56	\$83.42
150.....	30.94	43.20	72.19	115.00
200.....	35.06	48.80	81.81	130.00
250.....	39.19	54.40	91.44	145.00
300.....	43.31	60.00	101.06	150.00
20 years' service				
\$100.....	\$29.25	\$39.00	\$68.25	\$91.00
150.....	33.75	45.00	78.75	115.00
200.....	38.25	51.00	89.25	130.00
250.....	42.75	57.00	99.75	145.00
300.....	47.25	63.00	110.25	150.00
30 years' service				
\$100.....	\$31.69	\$42.25	\$73.94	\$98.58
150.....	36.56	48.75	85.31	115.00
200.....	41.44	55.25	96.69	130.00
250.....	46.31	61.75	108.06	145.00
300.....	51.19	68.25	119.44	159.25
40 years' service				
\$100.....	\$34.13	\$45.50	\$79.63	\$106.17
150.....	39.38	52.50	91.88	122.50
200.....	44.63	59.50	104.13	138.83
250.....	49.88	66.50	116.38	155.17
300.....	55.13	73.50	128.63	160.00

¹ Individual assumed to enter railroad service at age 21 in 1951 or later and to remain steadily employed therein at a level wage. Figures indicate survivor benefits should death occur at ages 31, 41, 51, and 61, respectively.

² No monthly survivor benefits paid under the railroad retirement system for less than 10 years of service.

³ "Old-age and survivors insurance minimum guarantee" provision applicable.

⁴ \$160 maximum benefit provision applicable.

Senate had acted on the companion bill, S.1347). During the debate, Representative Crosser offered a substitute that closely paralleled the provisions of the bill he had originally introduced. This substitute was rejected by a vote of 114 to 158. Representative Harris, on behalf of the majority of the Committee on Interstate and Foreign Commerce, offered a substitute for the reported bill that was adopted without record vote.

The provisions adopted by the House were in essence those of H.R. 3669 as reported, plus certain features of S.1347 as passed by the Senate. In addition to increasing retirement and survivor benefits and lump-sum death payments, the bill passed by the House provided for spouse's and widower's annuities, as in the final legislation.

It also carried the "old-age and survivors insurance minimum guarantee" provision, just as in the final legislation, except that to obtain this guarantee a "current connection" would be required. In general, this requirement is met when the individual, at the time of his retirement or death, had 1 year of railroad service in the preceding 2½ years. The bill also contained a number of minor provisions that were in both S.1347 and the final legislation.

S.1347 As Passed by Senate

On October 4, the Committee on Labor and Public Welfare unanimously reported S.1347 to the Senate. As introduced, S.1347 had been a companion bill to H.R. 3669, but the bill as reported was a complete substitute. It differed from the final legislation in only one important respect—it increased from \$300 to \$350 the creditable and taxable monthly wage base, while the final bill retained the \$300 figure that had been in effect since the system began in 1937.

On October 15 the report was taken up by the Senate and after debate was adopted without a record vote. On October 17 the Senate, in order to take the legislation to conference, considered H.R. 3669 as passed by the House the previous day and by unanimous consent approved it but with the wording of S.1347 as passed by the Senate substituted for the language in the House bill.

Conference Action

On October 18 the conferees met and reported an agreement, which on the next day was accepted by the House by a vote of 339 to 0 and by the Senate by unanimous consent. As indicated previously, the provisions of the final legislation were virtually the same as the bill originally passed by the Senate, with the exception that the maximum wage base was not increased. The important changes from the bill originally passed by the House were the transfer of employees with less than 10 years of service to the old-age and survivors insurance system, the financial interchange provisions between the two systems, certain provisions relating to duplication of benefits, and provision for recomputation of benefits previously

awarded to take into account service after age 65.

Benefits Under New Law

Illustrative Benefits

Table 1 shows illustrative retirement annuities under Public Law 234, as contrasted with those under the previous law. The amounts are those arising under the benefit formulas without taking into account the minimum annuity provision for those with a "current connection" or, for the new law, the provisions for correlating the payments to a certain extent with those under the old-age and survivors insurance system.

In table 2, illustrative survivor annuities under the new law are contrasted with those under the former law for an individual entering railroad service at age 21 in 1951 (or thereafter) and remaining steadily employed therein at a level wage. No illustrative survivor annuities for workers now at the middle and older ages (regardless of whether they had service before 1951) are shown since, in the near future and possibly for many years to come, the great majority of the claims for this group will be paid under the "old-age and survivors insurance minimum guarantee" provision rather than under the railroad retirement benefit formula. This minimum provision has rela-

tively slight effect on retirement annuities except when the amount of credited railroad service has been little more than 10 years.

Average Benefits

The net effect of the various benefit changes is shown in table 3, which contrasts for different types of beneficiaries the average monthly benefits actually paid for October 1951 before the amendments went into effect and the estimated averages that would have been paid if the amendments had been in effect in that month. For comparative purposes, average benefits under the old-age and survivors insurance system are also shown.

The increase for annuitants over age 65 is about 30 percent—the result principally of the 15-percent flat increase, the addition of the spouse's annuity (payable in about 40 percent of the cases), and the crediting of service beyond age 65; there is also present the effect of a decreasing factor—the offset feature for those receiving old-age and survivors insurance benefits. The increases for survivor benefits are somewhat higher than the 33½-percent flat increase in the benefit formula because of the "old-age and survivors insurance minimum guarantee" provision; for children the increase is about 70 percent, and for parents, more than 100 percent.

In comparison with the old-age and survivors insurance benefits, the new railroad retirement benefits are notably higher for retirement cases and only slightly higher for survivor cases, since—though the benefits are computed in essentially the same way—railroad earnings are somewhat higher on the average.

Benefit Interrelationships Between the Two Programs

Under the new legislation, there are a number of situations in which benefits under the railroad retirement and old-age and survivors insurance programs are interrelated. This section will give hypothetical examples of how such situations will work out.

Minimum Guarantee—Retirement Annuities

The retirement annuity—plus the spouse's annuity, if any—is guaran-

Table 3.—Average monthly benefits¹ under the Railroad Retirement Act and under old-age and survivors insurance, October 1951

Type of beneficiary	Railroad Retirement Act			Average benefit under old-age and survivors insurance
	Number of persons	Average benefit		
		Old law	New law	
Annuitant over age 65	212,500	\$84	\$100	\$50
Annuitant under age 65	44,800	75	86	(4)
Pensioner ²	6,600	71	92	(4)
Aged widow	84,000	30	40	36
Widowed mother	13,300	28	39	34
Child	47,700	17	29	27
Parent	1,100	17	40	37

¹ Rounded to the nearest dollar.

² Includes spouse's annuity, when payable.

³ Includes wife's and child's benefits, when payable.

⁴ Not applicable.

⁵ Pensioners taken over from former railroad pension plans in 1937.

Source: Railroad retirement data from letter of Railroad Retirement Board to Bureau of the Budget, Oct. 23, 1951.

teed to at least equal the amount that would have been payable under old-age and survivors insurance if the individual's railroad service had been credited thereunder. When the indi-

vidual is receiving, or is eligible to receive, old-age and survivors insurance benefits based on his earnings under that program, then the guarantee relates to the additional amount that the

railroad earnings would have produced under old-age and survivors insurance if added to the earnings from which his old-age and survivors insurance benefit is determined.

Chart 1.—Principal changes in the Railroad Retirement Act under the 1951 amendments¹

Item	Old law	New law
A. Benefits payable to —		
(1) Age annuitant.....	Aged 65 or over, or aged 60 or over if 30 or more years of service (but for men under age 65, annuity reduced 1/15 for each year under age 65 at time of retirement).	No change, except that minimum of 10 years of service required (if less service, credit given under OASI ² system), but those on rolls at enactment are not removed.
(2) Disability annuitant.....	Unable to engage in any regular employment, and with 10 or more years of service, or aged 60 or over; or unable to engage in regular occupation, with "current connection" with railroad employment when disabled, and with 20 or more years of service, or aged 60 or over.	No change, except as in item (1).
(3) Spouse of annuitant aged 65 or over.....	Benefits not payable.....	Aged 65 or over (husband to be eligible must be "dependent"), or regardless of age for wife with dependent child under age 18 present.
(4) Widow.....	Aged 65 or over, or with dependent child under age 18 present.	No change, ³ except that benefits provided for dependent widower aged 65 or over and except as in item (1).
(5) Children of deceased individual.....	Under age 18.....	No change, ³ except as in item (1).
(6) Dependent parent.....	Aged 65 or over, and no surviving spouse or child who could ever receive monthly benefits.	No change, ³ except as in item (1).
(7) Lump-sum death payment.....	For deaths when no monthly benefits payable immediately.	No change, except as in item (1).
(8) Residual death payment.....	Payable after all benefit rights, including those of survivors, have terminated—to assure total payments of at least contributions paid plus some allowance for interest.	No change, except that suitable modifications made for those with less than 10 years of service, see item (1).
B. Insured status for survivor benefits		
(1) "Quarter of coverage".....	In general, calendar quarters with \$50 or more of railroad compensation after 1936, or similar credits under OASI.	No change.
(2) "Current connection".....	In general, exists at time of retirement or death if 1 year of railroad service in preceding 2½ years.	No change.
(3) Completely insured status.....	Current connection, and 1 quarter of coverage for each 2 quarters after 1936 and before age 65 (or death if earlier), with minimum of 6 quarters of coverage or maximum of 40 quarters of coverage required.	No change, except that minimum of 10 years of service (including years before 1937) also required.
(4) Partially insured status.....	Current connection, and 6 quarters of coverage in year of death (exclusive of quarter of death) and three preceding years.	No change, except that minimum of 10 years of service (including years before 1937) also required, and that quarter of death included and also applicable to retirements.
(5) Transfer of credits to OASI system.....	If not insured as in items (3) and (4), railroad credits used in determining survivor benefits under OASI.	No change, except as noted in item A(1).
C. Amount of retirement benefits		
(1) "Years of service".....	All service after 1936 except that after calendar year of attaining age 65, plus—for those in "employment status" on August 29, 1935—such service before 1937 as will make total of not more than 30 years.	No change, except that service after attaining age 65 creditable in all instances.
(2) "Monthly compensation".....	Average of creditable compensation paid in period of service counted, maximum of \$300 creditable for any month.	No change.
(3) Monthly amount.....	2.40% of first \$50 of monthly compensation, plus 1.80% of next \$100, plus 1.20% of next \$150, all multiplied by years of service.	Percentage factors increased by 15% in each case.
(4) Minimum amount.....	If having current connection at retirement, amount determined under item (3) shall not be less than least of: \$60, \$3.60 times years of service, and monthly compensation.	No change, except that dollar figures in minimum increased 15% and "OASI minimum guarantee" provision added, see item F(8).
D. Basic amount of survivor benefits		
(1) "Average monthly remuneration".....	Based on railroad compensation and OASI credits from 1937 to retirement (or death if earlier) divided by total time elapsed in such period, with maximum of \$250.	No change, except that maximum for average remuneration is raised to \$300 (but not for those on survivor benefit rolls at enactment) and except that average may be computed at age 65 if this gives higher amount.
(2) "Basic amount".....	40% of first \$75 of average monthly remuneration, plus 10% of remainder of average monthly remuneration, all increased by 1% for each year after 1936 with \$200 or more of remuneration. Minimum basic amount is \$10.	Basic amount unchanged, although in effect "adjusted" by 33½% in all cases—see items E(2) to E(5). Minimum basic amount increased to \$14.
(3) Maximum family benefits.....	\$120, or 80 percent of average remuneration, or twice basic amount, whichever is least (but not to reduce below \$20).	\$160, or 2 ¾ times the basic amount (but as in item (2) above, in effect twice the "adjusted basic amount"), whichever is the lesser (but not to reduce below \$30).
(4) Minimum family benefits.....	\$10.....	\$14; also "OASI minimum guarantee" provision added, see item F(8).

See footnotes at end of table.

Consider, for example, an individual who entered railroad service at the beginning of 1937, who retires at age 65 at the end of 1952 after having earned \$300 in each month of the 16 years, and who never had old-age and

survivors insurance wage credits. Assume that he has a wife aged 65 and an adopted child aged 17. Under the new railroad retirement benefit formula, he would receive \$88.32 a month, plus an additional \$40 for his spouse,

making a total of \$128.32. If his railroad service had been counted under the old-age and survivors insurance system, he would have been eligible for an old-age insurance benefit of \$80; the additional benefits (\$70) for his

Chart 1.—Principal changes in the Railroad Retirement Act under the 1951 amendments¹—Continued

Item	Old law	New law
E. Benefit amounts of dependents and survivors		
(1) Spouse.....	None payable.....	50% of full retirement or disability annuity (disregarding any reduction made for retirement before age 65), with maximum of \$40.
(2) Widow.....	75% of survivor basic amount.....	100% of survivor basic amount, which is 75% of "adjusted basic amount," see item D(2). Widow's annuity shall not be less than any spouse's annuity immediately previously received.
(3) Child of deceased worker.....	50% of survivor basic amount.....	66 $\frac{2}{3}$ % of survivor basic amount, which is 50% of "adjusted basic amount," see item D(2).
(4) Dependent parent.....	50% of survivor basic amount.....	66 $\frac{2}{3}$ % of survivor basic amount, which is 50% of "adjusted basic amount," see item D(2).
(5) Lump-sum death payment.....	8 times the basic amount.....	10 times survivor basic amount, which is 7 $\frac{1}{2}$ times "adjusted basic amount," see item D(2).
F. Miscellaneous benefit provisions		
(1) Employment permitted retired workers and spouses.	None for any railroad or for last employer before retirement.	No change.
(2) Employment permitted survivor beneficiaries.	None for any railroad and not more than \$25 in employment covered under OASI.	No change, except that \$25 allowable OASI employment increased to \$50.
(3) Effect of railroad employment on benefits of OASI beneficiaries.	No provision.....	Railroad earnings counted in determining whether benefits are payable.
(4) Duplication of benefits under railroad system.	Not permitted; in effect, only larger benefit payable.....	No change.
(5) Duplication of retirement annuity with OASI benefits.	No provision.....	Annuity reduced by portion thereof based on service before 1937 or by amount of old-age insurance benefit (based on worker's wages), whichever is smaller. No reduction for any other type of benefit under OASI. For annuitants on rolls at enactment, total payable after reduction, including spouse's annuity and OASI benefits, cannot be less than formerly received under both systems.
(6) Duplication of spouse's annuity with OASI benefits.	No provision.....	Annuity reduced by any OASI benefit except wife's benefit (and indirectly by OASI benefits that reduce husband's retirement annuity, see item (5) above).
(7) Duplication of survivor benefits with OASI benefits.	Not permitted; in effect, only larger benefit payable.....	No change.
(8) "OASI minimum guarantee" provision.	No provision.....	Guarantee that retirement or survivor benefits under railroad system, plus any OASI benefits payable, will not be less than OASI benefits would be on basis of combined credits under both systems.
(9) Credit for military service.....	Given at rate of \$160 per month for service during a war-service period if in railroad service in year of entry into military service or in preceding year. Provisions against using same service under more than one Federal system.	No change.
(10) Time within which benefits must be claimed.	Retirement annuities retroactive for 60 days. Survivor monthly benefits retroactive for 3 months. Lump-sum death payment within 2 years. No limit for residual death payment.	Monthly benefits retroactive for 6 months. No change for death payments.
G. Financing provisions		
(1) Tax rates.....	6% on employer and 6% on employee for 1951, and 6 $\frac{1}{4}$ % each, thereafter; paid on maximum compensation of \$300 per month.	No change.
(2) Government contribution.....	For cost of military service provision, see item F(9).....	No change.
(3) Interest rate on investments.....	Minimum of 3% per annum guaranteed by General Treasury.	No change.
(4) OASI "interchange".....	Transfer made to assure equitable distribution of cost of survivor benefits when credits under both systems are merged, see items B(5) and D(1).	OASI trust fund to be put in same position as it would have been if railroad employment had always been covered thereunder, by transfers in appropriate direction. Takes into account, among other matters, payment of survivor benefits for long-service employees on basis of combined wage credits. Provision for transfers for survivor benefits (see adjoining column) eliminated; for transfer of short-service railroad employees, see item A(1).

¹ All changes applicable to those on the benefit rolls at time of enactment, except as noted.

² OASI means old-age and survivors insurance under the Social Security Act.

³ Certain liberalizations in definitions were made to conform with OASI definitions—for example, a parent need be only chiefly dependent (rather than wholly).

wife and dependent child¹⁰ would bring the total to \$150.¹¹ Accordingly, in this case, the man's railroad retirement annuity and the spouse's annuity would be increased so that they would total \$150.¹²

The guarantee provision applies only for months for which the old-age and survivors insurance benefits would be payable. For instance, if in a certain month the child receives more than \$50 in employment under the old-age and survivors insurance program, the total benefit payable under that program would have been reduced from \$150 to \$120. Accordingly, for that month the annuity payable under the railroad retirement program would be reduced to the \$128.32 arising under that program's benefit formula. The result would be the same when the child reaches age 18 and any benefits for him under old-age and survivors insurance would be permanently terminated.

If this individual had had a small amount of coverage under the old-age and survivors insurance program—sufficient, say, to qualify him for the minimum old-age insurance benefit of \$20, plus an additional \$20 for his wife and child—the guarantee provision would have no effect on his railroad annuity. (Nor would the provision against dual receipt of benefits, discussed subsequently, have any effect, since this individual is assumed to have no "prior service.") His additional benefits under old-age and survivors insurance as a result of counting railroad service would then be \$110. Since this amount is less than would be paid under the railroad retirement benefit formula, he would receive \$128.32 from the railroad sys-

tem and \$40 from the old-age and survivors insurance system.

There may be situations, similar to the one described above, where the railroad benefit is increased by the "old-age and survivors insurance minimum guarantee" provision, and yet old-age and survivors insurance benefits are also paid. For instance, if the individual had a minimum old-age and survivors insurance benefit of \$20, and if his railroad earnings had averaged \$150 a month in 1937-52 (but \$300 in each month of 1951 and 1952), the new railroad retirement formula would give a benefit of \$82.80 (including spouse's annuity). By the operation of the guarantee, the total railroad benefit would be increased to \$110, which—with the \$40 paid by old-age and survivors insurance—would total the \$150 that the old-age and survivors insurance program would pay if his railroad earnings were counted as "wages."

Minimum Guarantee— Survivor Benefits

For benefits to the survivors of deceased individuals having 10 or more years of railroad service and the required insured status, including "current connection," the same type of minimum guarantee applies as for retirement annuities. Here, however, the situation is different because (1) no credit is given for prior service, (2) the average monthly wage is computed in the same general fashion as under old-age and survivors insurance—that is, over periods of potential coverage rather than only over the actual months of service as for retirement annuities, (3) the benefit formula produces benefits in some cases lower, although in other cases higher, than the old-age and survivors insurance benefit formula, and (4) less liberal benefit amounts are given for certain categories than under the old-age and survivors insurance system.

In computing the average monthly wage (item 2 above), there is also the very important element that old-age and survivors insurance permits a "new start"; both wages and the period before 1951 can be ignored for individuals having 6 quarters of coverage after 1950. This provision will tend to produce a higher average wage by

dropping out the lower wages of the war and prewar periods, whereas under railroad retirement all wages and periods since 1936 must, in general, be included. For persons not able to use the "new start" (such as survivors receiving benefits based on the record of a wage earner who died before 1952), old-age and survivors insurance benefits are computed as under the 1939 act and then adjusted upward by use of a conversion table¹³ that partially, though roughly, allows for the lower wages of the past.

In regard to the third item, the old-age and survivors insurance benefit formula is 50 percent of the first \$100 of average monthly wage and 15 percent of the excess, while the railroad retirement benefit formula is, in effect, 53½ percent of the first \$75 and 13½ percent of the remainder plus 1-percent increment for each year of coverage after 1936. As a result, for workers with short periods of coverage, the effect of the increment under the railroad retirement formula is more than offset by the higher limit of the first bracket under old-age and survivors insurance.

As to the fourth item, the effective benefit percentages applicable to the "adjusted basic amount" (item D(2) of the accompanying chart) are frequently lower under the railroad retirement system than under old-age and survivors insurance. There is no additional family benefit (25 percent of the primary insurance amount) for survivor children, while parents receive, in effect, benefits at the 50-percent rate formerly used in old-age and survivors insurance (now 75 percent).

For survivor awards made in the near future (and possibly for many years to come), the vast majority of the amounts paid will be under the minimum guarantee provision rather than under the new railroad retirement benefit formula. Any simple comparison is difficult to make because of the differences between the two programs. Illustrative calculations

¹³ For a full description of the method of calculation, see Walter E. Wilcox, *Analysis of the Benefits under Title II of the Social Security Act Amendments of 1950*, Actuarial Study No. 30, Social Security Administration, February 1951 (especially pages 12, 14, and 15).

¹⁰ Under the railroad retirement system, no additional payment is made for the dependent child of a retired worker although, when such a child is present, the wife can receive a spouse's annuity even though she may be under age 65.

¹¹ The wife and child are each eligible for 50 percent of the man's benefit, which would be \$40 apiece in this case, but the \$150 maximum benefit provision reduces their benefits to \$35 each.

¹² Both the man's retirement annuity and the spouse's annuity would be increased proportionately, to \$103.24 and \$46.76, respectively; this is the only type of case in which the spouse's annuity can exceed \$40.

have been made, however, for an individual who died in 1951, having been covered under the railroad retirement program continuously since the beginning of 1937, and who left a widow and one child. Since this individual would not have sufficient coverage after 1950 to use the "new start" average wage under old-age and survivors insurance, the average wage is computed in approximately the same fashion under both programs. In obtaining the benefit under old-age and survivors insurance, the conversion table would be used. The resulting benefits for the widow and child, based on various assumed average monthly wages, are shown below.

Average monthly wage	Benefit under railroad retirement provisions ¹	Benefit under old-age and survivors insurance provisions
\$50.....	\$38.33	\$62.70
75.....	57.50	71.70
100.....	62.30	78.30
150.....	71.85	87.00
200.....	81.47	96.00
250.....	91.05	102.80
300.....	100.63	102.80

¹ Before application of the "old-age and survivors insurance minimum guarantee" provision.

For this particular case, the minimum guarantee provision would apply at every wage level—that is, the railroad retirement system would pay the larger amount computed under the old-age and survivors insurance provisions.¹⁴

This situation will not prevail for all survivor benefits currently awarded or those arising in the near future, although it is believed that a substantial majority will be affected—particularly when in the middle of 1952 it becomes possible under old-age and

survivors insurance to use the new benefit formula along with the "new start" average wage.

Dual Receipt of Benefits

The retirement annuity of any individual entitled to an old-age insurance benefit (based on the individual's own wages earned in jobs covered by the social security program) is to be reduced by the smaller of (1) the old-age insurance benefit or (2) the portion of the retirement annuity based on service before 1937. For beneficiaries on the rolls when the law was enacted, there is a saving provision to the effect that this reduction, when considered in conjunction with the various increases made by the benefit formula and the spouse's annuity, shall not result in the individual's receiving less than he did before the amendments.

Consider, for example, a retired individual aged 65 or over with a wife also aged 65 or over. Assume that he had 20 years of service before 1937 and 10 years of service after 1936, all at a compensation of \$200 a month. Before the amendments he was receiving a retirement annuity of \$108 a month. Further assume that, as a result of a small amount of old-age and survivors insurance coverage, he had been receiving an old-age insurance benefit of \$20 and his wife was receiving a benefit of \$10. Under the amended benefit formula, the man's retirement annuity is increased to \$124.20, and in addition there is a spouse's annuity of \$40. The man's retirement annuity must be reduced, however, by the old-age insurance benefit of \$20 that he is receiving (since this is smaller than the portion of his retirement annuity—about \$83—based on prior service). Accordingly, his actual retirement annuity is \$104.20, while the spouse's annuity is \$40,¹⁵ so that the total payment from the railroad retirement system would be \$144.20 as contrasted with the former \$108. If the wife should die, however, the man's reduced retirement annuity of \$104.20 would be raised to \$108, the amount that he had been receiving before the enact-

¹⁵ When this type of reduction is made, the spouse's annuity is half the reduced retirement annuity, but in the example given the \$40 maximum would continue to apply.

ment of the amendments.¹⁶ For those retiring after the effective date, this saving provision is not applicable.

In some instances, this provision against dual receipt of benefits will be partially or wholly offset by the "old-age and survivors insurance minimum guarantee" provision described previously. In the example given in the preceding paragraph this guarantee would have no effect because his total railroad benefit of \$144.20 is more than the maximum benefit for a married man and his eligible wife under old-age and survivors insurance (\$102.80 currently and \$120 for retirements after March 1952). Consider, for example, an individual retiring at age 65 in January 1953 who has a wife aged 65 and a child aged 17. Assume that he had 30 years of continuous railroad service (and thus 14 years of prior service) and an average monthly compensation of \$125 over the period, but with \$300 a month in 1951 and 1952. Further assume that, as a result of a small amount of old-age and survivors insurance coverage, he is receiving an old-age insurance benefit of \$20, and correspondingly the total family benefit is \$40. Under the amended benefit formula, the man's railroad annuity is \$87.98 and the spouse's annuity is \$40, or a total of \$127.98. Because of the old-age insurance benefit actually paid, the man's annuity is reduced to \$67.98 and the spouse's annuity to \$33.99, or a total of \$101.97. The "old-age and survivors insurance minimum guarantee" in this case is \$110 (the \$150 maximum family benefit—based on the \$300 average wage in 1951 and 1952 and the two eligible dependents—less the \$40 actually paid). Accordingly, the railroad total benefit as reduced by the "dual receipt of benefits" provision is then adjusted up to \$110 by the guarantee provision.

In future years the provision against dual receipt of retirement benefits will have less and less effect, since fewer

¹⁶ The same situation would occur if the individual did not have an eligible wife when the amendments were enacted. In other words, he would then have received no increase in his railroad retirement benefits since the rise due to the new benefit formula would have been offset by the reduction because of dual receipt of benefits under the two systems.

annuities under the railroad retirement system will be based on service performed before 1937. Thus, for those who have no prior service or for those who have at least 30 years of service after 1936, there will be no restrictions against receiving full, dual retirement benefits under the two programs.

As in the previous law, there are provisions against payment of different categories of benefits under the two systems for survivors, with an extension of this principle also to spouse's annuities. Thus, for instance, an aged widow of a railroad worker cannot receive both a widow's annuity under the Railroad Retirement Act and an old-age insurance benefit based on her own earnings, but rather, in effect, only the larger of the two amounts. Similarly, an aged wife of a retired railroad worker cannot receive both a spouse's annuity and an old-age insurance benefit based on her own earnings. She may, on the other hand, receive a wife's benefit under both programs; as previously described, however, since the husband's railroad retirement annuity will be reduced in most cases in the near future when he also receives old-age and survivors insurance benefits, the spouse's annuity under the railroad program will be correspondingly reduced.¹⁷

Residual Death Payments

The railroad retirement program provides for a residual death payment that gives a minimum guarantee of payments to the individual on the basis of his railroad wages. The amount guaranteed is 4 percent of creditable compensation during 1937-46 and 7 percent thereafter. The payment will always be in excess of the contributions the individual has

made. The residual payment is determined by subtracting from the amount guaranteed all payments made under the railroad retirement program and certain payments made under the old-age and survivors insurance program on the basis of railroad earnings.

As an example, consider an individual who had less than 10 years of railroad service when he retired at age 65 in December 1951, with his wife also aged 65. Assume that all his railroad service was after 1946 and that his total credited compensation amounted to \$5,000, so that the minimum guarantee of benefits is \$350. Since he had less than 10 years of railroad service, his wage history was transferred to the old-age and survivors insurance system and, with the wage credits previously established, produced an old-age insurance benefit of, say, \$28 a month, along with a benefit of \$14 a month for his wife. Further, assume that without the railroad wage credits he would have been eligible for the minimum old-age insurance benefit of \$20 for himself and \$10 for his wife. Upon his death, a lump-sum payment of \$84 will be payable, and his widow will receive a monthly benefit of \$21.

Assume that the individual lives for one full year after retirement and that his widow dies 4 months later.¹⁸ The residual payment is determined as follows: From the \$350 minimum guarantee there must be deducted the excess benefits received during the retired worker's lifetime as a result of crediting the railroad wages (12 months at \$8 for the man and \$4 for his wife, or a total of \$144) and all survivor benefits paid (the \$84 lump-sum death payment and widow's bene-

¹⁸ Actually, this is an unusual case since both husband and wife would, on the average, live for about 12-14 years. In most instances there will be no residual death payment because the benefits paid before the death of the last surviving beneficiary will greatly exceed the minimum guarantee.

fits of \$21 for 4 months, or a total of \$168). The residual death payment would be \$38 (\$350 minus \$144 minus \$168).

Basic Documents Relating to Public Law 234

H.R. 3669, 82d Cong., 1st sess., as introduced April 12, 1951, and as reported out September 19, 1951.

H.R. 3755, 82d Cong., 1st sess., as introduced April 18, 1951.

H.R. 4641, 82d Cong., 1st sess., as introduced June 28, 1951.

S. 1347, 82d Cong., 1st sess. (identical with H.R. 3669), as introduced April 18, 1951, and as reported out October 4, 1951.

S. 1353, 82d Cong., 1st sess. (identical with H.R. 3755), as introduced April 18, 1951.

Hearings before the Committee on Interstate and Foreign Commerce, House of Representatives (82d Cong., 1st sess.), on H.R. 3669, H.R. 3755, and Others, May-June 1951.

Hearings before the Subcommittee on Railroad Retirement Legislation of the Committee on Labor and Public Welfare, U.S. Senate (82d Cong., 1st sess.), on Bills to Amend the Railroad Retirement Act of 1937, April-May 1951.

Report of the Committee on Interstate and Foreign Commerce on H.R. 3669 (H. Rept. 976, 82d Cong., 1st sess.), September 19, 1951.

House debate on H.R. 3669, *Congressional Record*, October 4 and 16, 1951 (Volume 97, Nos. 186 and 194).

Report of the Senate Committee on Labor and Public Welfare on S. 1347 (S. Rept. 890, 82d Cong., 1st sess.), October 4, 1951.

Senate debate on S. 1347, *Congressional Record*, October 15, 1951 (Volume 97, No. 193).

Senate debate on H.R. 3669, *Congressional Record*, October 17, 1951 (Volume 97, No. 195).

Conference Report on H.R. 3669 (H. Rept. 1215, 82d Cong., 1st sess.), October 18, 1951.

House and Senate debate on Conference Report, *Congressional Record*, October 19, 1951 (Volume 97, No. 197).

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Public Assistance Employees: Their Education

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The Bureau of Public Assistance and the Children's Bureau of the Social Security Administration have recently made a joint study of social workers in full-time positions in the State and local agencies administering the federally aided public assistance and public child welfare programs. The following article—the first of three based on the study—reports on the educational background and experience of the public assistance workers.

IN mid-1950, about 30,000 persons in full-time social work jobs in the State and local agencies that administer the federally aided assistance programs were working primarily on one or more of the public assistance programs. These were the people in administrative, supervisory, and case-worker positions who were responsible for providing financial aid and other services to the 4½ million children and aged and blind persons receiving assistance under the Federal-State programs, and to most of the more than a million persons receiving general assistance.

The capacity of the public assistance employees to do a good job is important to the State agencies administering the programs, to the Federal agency that makes grants to the States for the federally aided programs, and to needy persons. It is equally important to the public, whose willingness to support the programs, financially and otherwise, makes the aid available. Information about the education and experience of the men and women now engaged in administering the public assistance programs is essential in planning for the development and the most effective use of their capacities. It should help in determining, for example, the potentialities for further training of these workers, the kinds and amounts of day-to-day supervision needed, and the steps that should be taken to raise standards for future employees of the assistance agencies. Professional edu-

cation and experience do not, of course, guarantee skill in dealing with the complexities of human relationships, in helping people to become self-supporting, and in meeting constructively the many problems in the administration of public assistance. In general, however, the better-educated workers and those with the most pertinent experience can be assumed to have the greatest skill or, at the least, the greatest potentiality for developing the needed skill.

Information on education and experience, as well as on workloads, salaries, and working conditions, of all employees in full-time social work positions in the State and local agencies administering the federally aided public assistance and public child welfare programs was obtained in a study conducted in mid-1950 jointly by the Bureau of Public Assistance and the Children's Bureau of the Social Security Administration. The study was made as a part of the Nation-wide survey of all social work employees conducted by the Bureau of Labor Statistics. The BLS survey was made on a sample basis; it incorporated information on a sample of the employees covered by the Federal Security Agency study.¹

¹ The Agency study included employees working on general assistance in States in which the agencies that administer the special types of public assistance also administer general assistance or could readily obtain information on the general assistance employees. In about a third of the States, some or all of the general assistance employees were covered by the BLS study only; BLS data for public assistance employees therefore differ slightly from the data reported by the Federal Security Agency. For BLS data, see *Social Workers in 1950*, American Association of Social Workers, 1952.

About 75,000 persons were employed in full-time social work positions in all public and private agencies in mid-1950, according to the BLS estimates. Of these 75,000 workers, more than 62 percent were employed by State, county, and other local public agencies, 35 percent by private agencies, and not quite 3 percent by the Federal Government.

Of the 34,000 employees included in the Federal Security Agency study, almost 30,000 were defined as public assistance employees and more than 4,000 as child welfare employees, on the basis of the programs on which they spent the most time. Many of them worked also on other programs. While about 3 out of every 5 persons defined as public assistance employees worked only on public assistance programs, more than 1 out of every 5 worked also on child welfare programs. Of the child welfare employees, more than 1 in 5 worked also on public assistance. About three-fifths of the employees who specifically reported working on both public assistance and child welfare programs were case-workers.

This article relates only to the education and experience of the 30,000 persons working primarily on public assistance.

The public assistance employees constituted about 40 percent of all social work employees in the Nation as a whole. Compared with all social workers, they had, as a group, less education and somewhat less experience, and they were not as well paid. These facts are scarcely surprising to anyone who remembers that the federally aided assistance programs are only 15 years old and who realizes that in each State the assistance agencies have an obligation to meet, as well as they can, the needs of all eligible persons in every locality in the State. A public assistance agency must see to it that employees are available to administer the programs throughout the State, whatever the difficulties of getting persons qualified by both training and experience to fill the jobs. Though not

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**Table 1.—Social work employees:
Amount of general and professional
education, 1950**

Amount of education	Percentage distribution of social work employees in—		
	Public assistance programs (FSA study)	All agencies (BLS study)	Private agencies (BLS study)
Total.....	100	100	100
Bachelor's degree or better ¹	66	71	74
Study in graduate school of social work.....	23	40	53
2 or more years.....	4	16	27
1 but less than 2 years.....	7	11	13
Less than 1 year.....	12	13	13
Other graduate study only.....	16	12	8
Bachelor's degree only.....	27	19	13
Undergraduate study only, no bachelor's degree.....	25	20	17
High school or less.....	9	9	9

¹ Includes those with bachelor's degree only or some type of graduate study (social work or other) with or without a bachelor's degree. Data not available on amount of general education of employees who reported no bachelor's degree but some graduate-level courses (6 percent of public assistance employees and 5 percent of each of the other groups).

all assistance agencies have done as well as they might have in establishing appropriate requirements for the various positions and in getting trained staff, the question of what requirements shall be set is difficult and complex and must be considered in relation to many factors, including the availability of workers to meet these requirements.

There are differences of opinion as to the minimum amount and kind of education needed to do an adequate job of administering public assistance, but many persons would agree that it would be highly desirable for all employees to have at least some education directly related to their jobs. Many would agree further that the type of education best fitted to equip workers to administer public assistance is graduate social work training. There are not, however, enough workers with such training to fill all the social work jobs.

According to the BLS study, the total number of social work employees in mid-1950 who had any study in graduate schools of social work was almost the same as the total number of public assistance employees. The public assistance programs have not thus far been able to attract even their share of the workers with some gradu-

ate social work training. But the fact remains that the number with any such training employed in social work jobs in mid-1950—which may be assumed to approximate the number in the labor market—would little more than meet the needs of the public assistance agencies alone if such training were required for all their employees.

The problem is obviously not merely one of attracting to the public assistance jobs persons who already have graduate social work study. Staffing the agencies with professionally trained workers is a long-range goal, and the means of reaching it are the responsibility not only of the public assistance agencies but of the schools of social work and the profession as a whole. In the meantime, the assistance agencies need to consider how to make the best possible use of the training and experience of persons now on the job, how best to encourage them to add to their training, and how to raise standards for employees who will be hired in the future.

Determination of these standards should be based upon detailed study of practice in public assistance to identify the jobs for which social work training or some other type of spe-

cialized preparation should be required. This type of analysis should take account of the practical need for establishing short-term goals until the desirable amount and type of education can be realistically required for all positions.

Fewer than a fourth of all the public assistance employees reported any study in graduate schools of social work (table 1). By contrast, two-fifths of all social work employees in all types of agencies, public and private, had had some such study. Furthermore, a much higher proportion of all social work employees than of the public assistance employees reported study of a year or more in graduate schools of social work. About half the public assistance employees with any graduate study in this field reported less than a year of such study.

Proportionately more of the public assistance employees than of all social work employees had a bachelor's degree only or some other type of graduate education but no graduate social work study. Altogether 66 percent of the public assistance employees and 71 percent of all social work employees had a bachelor's degree or better—that is, a bachelor's degree only, or some type of graduate study (social work or other) with or with-

Table 2.—Public assistance employees: Amount of general and professional education and median age, by position, 1950

Amount of education	All positions	Heads of local offices		Other executives	Case-workers	Super-visors	Field representatives	Other social work employees
		Di-rectors	Di-rector-workers					
Total number.....	29,946	1,289	1,613	654	21,973	2,883	503	1,031
Total percent ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bachelor's degree or better.....	65.8	56.1	42.6	74.0	66.0	75.1	84.6	70.8
Study in graduate school of social work.....	23.0	33.0	17.0	48.9	16.8	49.9	69.0	38.7
2 or more years.....	² 4.1	5.2	1.1	18.8	1.8	11.7	21.3	16.2
1 but less than 2 years.....	³ 6.8	10.0	4.6	16.2	4.6	15.8	29.2	10.8
Less than 1 year.....	⁴ 12.1	17.8	11.3	13.9	10.3	22.4	18.5	11.7
With supervised field work.....	2.3	5.7	4.8	3.4	1.7	3.3	6.6	2.1
Other.....	⁵ 9.8	12.1	6.5	10.5	8.6	19.1	11.9	9.6
Other graduate study only.....	16.1	11.4	12.6	16.0	17.0	13.4	7.3	18.8
Bachelor's degree only.....	26.7	11.7	13.0	9.1	32.2	11.8	8.3	13.3
Undergraduate study only, no bachelor's degree.....	24.9	27.4	38.2	14.9	25.5	18.8	9.6	20.0
High school or less.....	9.3	16.4	19.3	11.1	8.6	6.1	5.8	9.2
Median age.....	41	48	48	46	37	45	45	43

¹ Percentages based on data excluding a few employees who did not report amount of education.

² Data include a few employees who reported degrees or certificates for 2 years or more of study but total study in graduate school of social work of less than 2 years.

³ Data include a few employees who reported de-

grees or certificates for 1 year of study but total study in graduate school of social work of less than 1 year.

⁴ Data include a few employees who reported that they had had graduate social work study but did not specify the amount.

⁵ Data include a few employees who did not report whether or not they had supervised field work.

out a bachelor's degree. Thus, the relative number of public assistance employees and of all social work employees with a bachelor's degree or better differed less significantly than did the proportions with some study in graduate schools of social work.

This kind of comparison makes the picture of the public assistance employees seem perhaps a little brighter than it really is. Since they make up a very large part—about 40 percent—of all social work employees in the country, the public assistance data of course heavily weight the totals. It is therefore more valid to compare them with other social workers than with the entire group. On the basis of the BLS data, comparisons can be made with social work employees of private agencies—a total of about 26,000—and with those in various types of programs. More than half the social work employees of all private agencies (53 percent), in contrast to 23 percent of the public assistance employees, reported some graduate social work study. The general education of the public assistance employees compares somewhat more favorably with that of the private agency employees, although here, too, public assistance lags behind. About two-thirds of the employees in public assistance, compared with almost three-fourths of those in private agencies, had a bachelor's degree or better. The proportion with no more than high school education was about the same—9 percent—for the public assistance and the private agency employees.

In the BLS survey, 16 different types of programs, including public assistance, were identified. Some graduate study in social work was reported by relatively fewer of the public assistance employees than of the social work employees in any other type of program except work with the aged in institutions. The other programs are all much smaller than public assistance in terms of the number of social work employees.

Education of Employees

The figures on the education of the 30,000 public assistance employees are, of course, a composite of many variations, for these employees are in different types of positions in 53 separate

Table 3.—Public assistance employees: Amount of education and social work experience, by position, 1950

Amount of education and experience	All positions	Heads of local offices		Other executives	Caseworkers	Supervisors	Field representatives	Other social work employees
		Directors	Director-workers					
Total number.....	29,946	1,289	1,613	654	21,973	2,883	503	1,081
Total percent ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Bachelor's degree or better.....	65.8	56.1	42.6	74.0	66.0	75.1	84.6	70.8
Undergraduate study of 2 or more years, no bachelor's degree.....	17.1	17.1	24.5	8.9	17.9	12.9	5.8	11.7
Years of experience:								
10 or more.....	6.6	11.8	13.3	6.9	5.4	9.6	8.0	6.8
5 but less than 10.....	4.1	3.7	7.0	1.2	4.4	2.4	.4	1.9
Less than 5.....	6.2	1.5	3.8	.3	7.8	.7	.4	2.7
Not reported.....	.3	.2	.4	.5	.3	.2	-----	.2
Undergraduate study of less than 2 years, no bachelor's degree.....	7.8	10.3	13.7	6.0	7.6	5.9	3.8	8.3
Years of experience:								
10 or more.....	4.3	8.9	8.7	4.9	3.5	5.1	3.0	5.6
5 but less than 10.....	1.5	.8	2.9	.5	1.6	.6	.6	1.0
Less than 5.....	2.0	.5	2.0	.6	2.4	.2	.2	1.6
Not reported.....	.1	.2	.1	-----	.1	-----	-----	.2
High school or less.....	9.3	16.4	19.3	11.1	8.6	6.1	5.8	9.2
Years of experience:								
10 or more.....	6.0	12.2	14.3	8.3	5.0	5.6	4.4	6.3
5 but less than 10.....	1.2	1.9	2.4	.9	1.2	.3	1.4	.9
Less than 5.....	2.0	1.7	2.3	1.5	2.3	.1	-----	1.9
Not reported.....	.1	.5	.3	.3	.1	(?)	-----	.1

¹ Percentages based on data excluding a few employees who did not report amount of education.

² Less than 0.05 percent.

jurisdictions—the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands. In each of these jurisdictions, civil-service or other merit system plans specify length and kind of education or experience, or both, that an applicant must have in order to qualify for any given type of position. The requirements differ for various positions within each State, and for the same type of position they differ from State to State.

Seven types of positions were identified in this study—local-office directors; local-office director-workers (local-office directors who also carry caseloads); other executives (employed chiefly in State offices or in the larger local offices); caseworkers; supervisors of caseworkers or of other supervisors; field representatives (State office field staff); and other social work employees (including consultants and other specialists). The 22,000 caseworkers are, of course, by far the largest group and represent more than 7 out of every 10 public assistance employees.

The employees with most education, when ranked either by general or by professional education, were the field

representatives, the supervisors, and the executives other than the heads of local offices (table 2). Next in the order of positions ranked by amount of education, general and professional, were the "other" social work employees—the consultants and specialists. In terms of general education, the caseworkers rank after these four groups, although relatively fewer of them than of the local-office directors had had any professional training. The local-office director-workers had the least general education. Most of these director-workers are in small agencies, many of them in rural areas. Although the difficulty of getting qualified director-workers is likely to be great, their training is more than ordinarily important since they are often responsible for all agency functions.

More than two-thirds of the field representatives and about half the supervisors and executives, other than the heads of local offices, reported some study in graduate schools of social work. At the bottom of the list were the director-workers and the caseworkers. Only about a sixth of each of these two groups reported some study of this kind.

The reported amount of study in graduate schools of social work ranges from less than a year to 2 years or more. The question of what constitutes a significant amount of social

work education is not easy to answer, but doubtless social workers would generally agree that a desirable minimum is an academic year that includes supervised field work. Study for

less than a year may also be considered significant, especially if it includes supervised field work—"learning by doing"—as well as the study of theory. If the workers who reported less than a year of study with no supervised field work are subtracted from the count of those with some graduate social work study, the result should give a more valid comparison of the extent of professional education of the workers in various positions. Only in the position of field representative did as many as half the workers have what is generally accepted as a significant amount of social work study—that is, either study for a year or more in a graduate school of social work or study for less than a year that included some supervised field work. Fewer than 2 out of every 5 of the executives other than the local-office heads and fewer than 1 out of every 3 supervisors had had this amount of social work study.

Potentialities for Further Education

What are the potentialities for further training of the public assistance employees? This question cannot, of course, be answered from statistical data alone, but the data give some clues. As far as educational background is concerned, the workers who already have some graduate social work training or some graduate training in other fields are the better equipped for further professional education in schools of social work and special refresher courses to bring them abreast of developments in the field. The employees with a bachelor's degree only are also potential candidates for admission to schools of social work, provided they meet other requirements of the schools.

Continuing on-the-job training is of course important for all workers. For those who do not already have at least a bachelor's degree or a substantial amount of undergraduate training, educational opportunities are, for the most part, limited to agency training through supervision and use of supplementary resources, such as special study sessions directly related to their jobs.

Many factors other than basic educational background must be taken into account in considering poten-

Table 4.—Public assistance employees: Amount of general and professional education, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Median age ¹	Bachelor's degree or better				Undergraduate study only, no bachelor's degree	High school or less
			Total ² (percent)	Study in graduate school of social work	Other graduate study only	Bachelor's degree only		
Total, percentage distribution.....	29,946	41	65.8	23.0	16.1	26.7	24.9	9.3
Percent with specified amount of education ³								
States with 125 or more employees:								
Connecticut.....	168	30	92.3	31.0	14.9	46.4	4.8	3.0
Maryland.....	329	30	89.0	29.2	14.4	45.4	7.6	3.4
Oregon.....	274	34	86.9	15.3	25.2	46.4	10.2	2.9
South Carolina.....	345	42	86.6	39.1	9.6	37.9	12.5	.9
North Carolina.....	542	38	85.5	49.3	7.4	28.8	11.9	2.6
Rhode Island.....	184	32	84.7	31.5	10.0	43.2	6.6	8.7
Alabama.....	391	34	84.7	25.6	7.2	51.9	14.8	.5
New York.....	5,480	37	81.6	27.2	26.2	28.2	10.8	7.7
Virginia.....	372	40	81.5	44.9	9.4	27.2	16.4	2.2
California.....	2,669	37	80.6	28.0	21.4	31.2	14.3	5.1
Washington.....	496	44	75.4	30.0	22.2	23.2	22.8	1.8
Louisiana.....	804	38	74.5	30.4	9.8	34.3	23.3	2.2
Minnesota.....	533	40	72.8	18.4	13.7	40.7	18.8	8.4
Pennsylvania.....	2,303	37	68.7	15.3	17.8	35.6	24.8	6.5
Kansas.....	449	44	68.4	12.7	25.6	30.1	26.7	4.9
Colorado.....	383	44	67.9	32.9	13.3	21.7	24.3	7.8
Florida.....	489	36	64.6	10.6	9.6	44.4	30.5	4.9
Puerto Rico.....	227	29	62.8	44.1	4.1	14.6	32.7	4.4
Missouri.....	836	42	61.0	31.6	10.5	18.9	34.4	4.5
Illinois.....	1,443	43	59.4	34.2	10.4	14.8	26.7	13.9
Georgia.....	504	42	55.0	12.7	14.3	28.0	38.5	6.5
Indiana.....	580	47	54.8	21.4	11.2	22.2	33.4	11.7
Oklahoma.....	807	42	53.7	6.8	14.9	32.0	44.2	2.1
Texas.....	754	44	52.8	4.9	25.9	22.0	41.8	5.4
Michigan.....	1,403	42	52.0	24.0	7.7	20.3	34.0	14.0
New Jersey.....	363	45	51.2	23.1	11.3	18.8	43.0	5.8
Iowa.....	418	45	51.0	7.9	14.6	28.5	36.6	12.4
Mississippi.....	331	49	48.0	13.9	13.0	21.1	45.9	6.0
Ohio.....	1,423	47	46.9	18.4	12.1	16.4	29.4	23.7
Tennessee.....	457	41	46.7	9.6	9.7	27.4	46.1	7.2
Wisconsin.....	525	45	46.5	16.8	11.2	18.5	31.0	22.5
Nebraska.....	307	46	43.0	14.0	9.1	19.9	44.0	13.0
Massachusetts.....	1,024	46	33.8	14.6	9.4	9.8	32.0	34.3
New Mexico.....	158	40	32.3	11.4	12.0	8.9	46.8	20.9
West Virginia.....	251	44	31.5	9.6	6.0	15.9	49.8	18.7
Kentucky.....	313	44	21.7	4.5	9.5	7.7	61.3	16.9
Arkansas.....	249	48	19.7	6.0	2.5	11.2	62.7	17.7
Number with specified amount of education								
States with 50-124 employees:								
Hawaii.....	110	29	99.1	76	4	29	1	0
District of Columbia.....	71	41	93.0	51	5	10	5	0
New Hampshire.....	74	38	78.4	18	12	28	11	5
Arizona.....	87	45	73.6	16	26	22	20	3
Utah.....	100	44	72.7	52	10	10	24	3
Montana.....	116	38	65.5	7	31	38	32	8
Idaho.....	89	41	65.2	13	18	27	27	4
North Dakota.....	102	43	64.7	20	16	30	24	12
Maine.....	102	39	55.9	15	9	33	29	16
South Dakota.....	109	47	54.1	10	18	31	28	22
States with fewer than 50 employees:								
Alaska.....	7	—	—	7	0	0	0	0
Delaware.....	30	—	—	6	1	9	8	6
Nevada.....	22	—	—	4	5	7	5	1
Vermont.....	30	—	—	5	7	11	7	0
Virgin Islands.....	6	—	—	0	0	0	1	5
Wyoming.....	47	—	—	6	8	7	21	5

¹ Medians based on data excluding a few employees who did not report age.

² Percentages based on data excluding a few employees who did not report amount of education.

³ Data not reported for some local units; reported

data probably include about 90 percent of employees.

⁴ Includes 1 employee who did not report amount of education.

⁵ Not ranked because no computations made for fewer than 50 employees.

tialities and methods for further training. An important factor is age. In general, employees in their twenties or early thirties are the best candidates for beginning professional education. It is recognized that aging is normally accompanied by a gradually reduced tempo in learning, due to slower reaction time, fear of failure, greater resistance to change, and the physical factors of less acute eyesight and hearing. Other characteristics of the older workers, however, may be assets in staff training. The older person usually has a richer background of experience to use in solving problems, and his greater experience may provide him with motives for learning at least as strong as those of his younger colleagues.

The public assistance workers are not on the whole a young group. About half were younger and half were older than 41; in other words, their median age was 41. Slightly more than a fourth were under age 30. The caseworkers, who are near the bottom of the job ladder as to their pay and the amount of education and experience required to qualify for their jobs, were of course somewhat younger than workers in other positions; their median age was 37. Since there are so many more caseworkers than employees in other positions, they brought down the median age of the entire group. The median ages of those in other positions ranged from 43 for the "other" social work employees (the consultants and specialists) to 48 for the local-office directors and director-workers.

The employees with bachelor's degrees only were younger, on the average, than the others. Even at that, of all workers with a bachelor's degree only, except caseworkers, well over half were aged 40 or older. But almost two-thirds of the caseworkers with a bachelor's degree only were under age 30, and another 19 percent were aged 30-40. Thus there is a substantial number of caseworkers who, in terms of both age and general education, have good potentialities for professional education.

The information available on their major fields of study at the undergraduate level is another indication that these workers have good potentialities for further education. Al-

Table 5.—Public assistance caseworkers: Amount of general and professional education and median age, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Median age ¹	Bachelor's degree or better			Undergraduate study only, no bachelor's degree	High school or less
			Total ² (percent)	Study in graduate school of social work	Other graduate study only	Bachelor's degree only	
Total, percentage distribution.....	21,973	37	66.0	16.8	17.0	32.2	8.6
Percent with specified amount of education ³							
States with 125 or more caseworkers:							
Connecticut.....	133	28	91.7	17.3	18.0	56.4	5.3
Oregon.....	204	29	91.2	9.3	28.0	53.9	6.9
Rhode Island.....	135	28	89.6	20.7	11.1	57.8	4.4
Maryland.....	262	27	88.5	14.9	17.1	56.5	8.0
North Carolina.....	377	33	86.7	37.9	9.1	39.7	11.2
South Carolina.....	255	38	86.6	27.8	11.0	47.8	13.0
New York.....	4,343	34	82.8	21.0	28.1	33.7	10.3
California.....	2,068	34	81.6	22.9	22.3	36.4	13.9
Alabama.....	287	29	81.5	8.7	7.3	65.5	18.1
Virginia.....	214	34	81.3	35.0	9.4	36.9	17.3
Minnesota.....	343	34	73.2	11.4	10.2	51.6	19.6
Louisiana.....	691	36	71.3	18.4	10.9	42.0	26.4
Washington.....	361	42	70.9	18.6	23.8	28.5	26.9
Colorado.....	254	41	68.9	23.6	15.0	30.3	25.6
Pennsylvania.....	1,956	34	67.9	9.1	18.2	40.6	25.7
Florida.....	420	34	65.2	6.7	10.4	48.1	29.8
Kansas.....	295	42	62.4	5.1	22.4	34.9	33.6
Illinois.....	1,010	40	58.2	29.4	11.2	17.6	26.8
Georgia.....	300	39	56.3	8.3	12.0	36.0	38.3
Missouri.....	624	40	56.1	21.6	12.2	22.3	38.6
Indiana.....	416	45	55.0	15.4	11.7	27.9	32.9
Iowa.....	220	42	54.5	2.7	12.7	39.1	34.5
Michigan.....	1,054	38	53.1	22.4	6.8	23.9	34.3
Texas.....	648	44	51.4	2.8	25.6	23.0	43.8
New Jersey.....	260	43	50.4	19.2	11.6	19.6	44.6
Oklahoma.....	623	40	49.9	3.4	14.4	32.1	48.2
Tennessee.....	326	39	47.7	2.1	10.8	34.8	46.2
Ohio.....	1,031	45	47.0	14.3	13.0	19.7	29.5
Mississippi.....	225	48	46.2	9.3	12.5	24.4	49.8
Wisconsin.....	356	43	45.5	14.9	10.4	20.2	32.6
Nebraska.....	181	45	41.4	3.3	12.1	26.0	46.4
Puerto Rico.....	132	28	40.3	9.8	6.3	24.4	51.9
Massachusetts ⁴	586	43	32.1	11.6	9.8	10.7	33.2
West Virginia.....	206	43	24.3	2.4	3.9	16.0	54.4
Kentucky.....	262	45	18.7	4.2	8.4	6.1	63.4
Arkansas.....	156	46	14.1	1.9	1.9	10.3	60.0
Number with specified amount of education							
States with 50-124 caseworkers:							
Hawaii.....	88	28	98.9	54	4	29	1
District of Columbia.....	55	39	90.9	39	3	8	5
New Hampshire.....	53	38	73.6	10	10	19	10
Montana.....	50	30	72.0	1	12	23	12
Utah.....	460	43	71.2	33	2	7	15
Arizona.....	62	46	67.7	6	17	19	19
Maine.....	85	38	54.1	8	7	31	24
New Mexico.....	104	38	24.0	3	12	10	55
States with fewer than 50 caseworkers: ⁵							
Alaska ⁶	0	.....	.....	0	0	0	0
Delaware.....	25	.....	.....	4	1	9	7
Idaho.....	44	.....	.....	3	7	17	15
Nevada.....	13	.....	.....	0	4	4	5
North Dakota.....	33	.....	.....	7	8	12	8
South Dakota.....	42	.....	.....	2	7	22	7
Vermont.....	23	.....	.....	3	4	10	6
Virgin Islands.....	5	.....	.....	0	0	0	1
Wyoming.....	17	.....	.....	0	3	5	9

¹ Medians based on data excluding a few employees who did not report age.

² Percentages based on data excluding a few employees who did not report amount of education.

³ Data not reported for some local units; reported data probably include about 90 percent of employees.

⁴ Includes 1 employee who did not report amount of education.

⁵ Not ranked because no computations made for fewer than 50 employees.

⁶ No public assistance caseworkers; applications and reinvestigations handled by fee agents.

most 3 out of every 5 caseworkers with a bachelor's degree only reported social work, psychology, or some other social science as their field of concentration in undergraduate college work.

Employees With Limited Education

Age, amount of education, and amount of experience are of course

all interrelated. Usually, the younger workers have the least experience, and they are likely to have a good general education but little professional study. The older workers, who are likely to have the most experience—although some of them, too, are newcomers to social work—may have either much or little education. Since they have had more time to acquire professional education, more of the middle-aged than of the youngest workers have had some graduate study. But also proportionately more of the older workers than of those under age 30 have had only a high school education. Many of these older workers with no college education started early in social work, when job requirements were lower than now and when, also, educational opportunities in general were fewer. Almost two-thirds of the relatively small number of employees with no more than high school education had had 10 years or more of social work experience. To some extent their years of experience may compensate for the disadvantages of limited formal education; the extent depends, of course, on the kind of experience—the responsibilities they have carried and the opportunities they have had for on-the-job training.

Most of the public assistance employees had at least a bachelor's degree or a substantial amount of social work experience or both. But about a tenth of all employees had neither a bachelor's degree nor as much as 5 years of experience in social work (table 3). Only about 1-2 percent of the field representatives, the supervisors, and the executives other than heads of local offices—the groups of employees who reported the most education—had neither a bachelor's degree nor 5 years of social work experience. The highest proportions were about 8 percent of the local-office director-workers and 12 percent of the caseworkers. About 1 in 50 public assistance employees had only high school education and less than 5 years of experience. Most of these employees were in caseworker positions.

State Differences

Among the States, employees with a bachelor's degree or better repre-

sented varying proportions of all public assistance employees, ranging from about 99 percent to about 20 percent (table 4). In 12 of the 47 States for which this percentage is computed,² four-fifths or more of all employees had a bachelor's degree or better, and in nine additional States more than two-thirds had a bachelor's degree or better. Ranked by the proportion of all employees with some study in a graduate school of social work, the States would appear in somewhat different order. A fourth or more of all employees reported some graduate study in social work in 15 of the 21 States where more than two-thirds had a bachelor's degree or better, and also in three other States—Illinois, Missouri, and Puerto Rico. In 11 States,³ at least 15 percent of all employees reported graduate social work study of a year or longer. These States are among the 18 in which at least a fourth of all employees had some graduate social work study.

Since, to some extent, State differences in the proportions of employees at various educational levels reflect differences in the relative numbers in various types of positions, comparisons for a single type of position are more meaningful. Data are shown in table 5 for the caseworker position in each State.⁴ This position was selected for State comparisons partly for the practical reason that, since the numbers of caseworkers are relatively large, percentage distributions that permit reasonably valid comparisons can be computed for most of the States.

² No computations are made for any group of fewer than 50 employees because interstate comparisons are of questionable validity for States with small numbers of employees.

³ California, Colorado, the District of Columbia, Hawaii, Illinois, Maryland, North Carolina, Puerto Rico, Rhode Island, Virginia, and Utah.

⁴ Caseworker is defined here to include employees directly responsible for assigned caseloads and engaging directly in social investigation and casework services, and employees responsible for intake and application investigations or special investigations to determine facts pertinent to eligibility. This definition is not meant to imply that personnel in the position must meet a specified standard of professional attainment.

The fact that caseworkers are so numerous has, however, more than merely statistical significance. Every type of position is of importance to the public assistance programs, and because of the special importance of the supervisory and administrative jobs, higher qualifications are generally set for them than for the caseworker jobs. In a sense, however, the caseworkers are the real core of the public assistance staff. They are the people who work directly with the applicants and recipients and who are responsible, under the direction of the supervisory and administrative staff and within the policies established by law and agency regulations, for determining eligibility and the amount of payment. To many applicants and recipients, and to other persons, too, the caseworkers are the assistance agency. Furthermore, supervisory and administrative jobs are often filled from the caseworker group as vacancies occur and as the caseworkers attain the additional experience or education required for other jobs. In States where caseworkers may be promoted to supervisory positions on the basis of experience only, it is perhaps even more important than in the other States that they come to the agencies with a substantial amount of education.

In the country as a whole, about two-thirds of the caseworkers had a bachelor's degree or better; these workers were about evenly divided between those with some graduate study and those with a bachelor's degree only. In turn, the caseworkers with some graduate study were about evenly divided between those with some study in graduate schools of social work and those with some other type of graduate study only. Almost 17 percent of all caseworkers had had some study in graduate schools of social work. Most of the study of this type totaled less than a year; fewer than 7 percent of all caseworkers reported study of a year or longer. In 21 States, the proportion of caseworkers with a bachelor's degree or better topped this proportion for the country as a whole. In 12 of these States, 80 percent or more had a bachelor's degree or better.

A fifth or more of the caseworkers reported some graduate social work

study in each of 13 States.⁵ Eight of these States were among the 12 with the highest proportions with bachelor's degree or better. Graduate social work study of a year or longer was reported by a tenth or more of the caseworkers in nine States.⁶

In general, the caseworkers were relatively young in those States in which they had the most education. In 14 of the 21 States where more than two-thirds had a bachelor's degree or better, the median age of all caseworkers was below the national median of 37 years. In only two of the other 23 States for which these data are computed was the median age below the national figure.

Most important in any consideration of the caseworkers' potentialities for further education is their age in relation to educational levels. As noted earlier, it may be assumed that in general the best candidates for professional education are those who have already had some graduate study and the younger workers among those with a bachelor's degree only. In addition to about 34 percent of the caseworkers who had had some graduate study, either in social work or in other fields, about 21 percent had a bachelor's degree and were under age 30; another 6 percent had a bachelor's degree and were aged 30-40 (table 6). Only 5 percent had a bachelor's degree only and were aged 40 or older.

In almost all States, a substantial majority of the caseworkers with a bachelor's degree only were under age 40. Three-fourths or more of the caseworkers either had some graduate study or had a bachelor's degree and were under age 40 in all but one (Alabama) of the 12 States with the highest proportions of caseworkers with bachelor's degree or better (80 percent or more). Similarly, 60 percent or more of all caseworkers either had some graduate study or had a bachelor's degree and were under age 40 in all but one (Arizona) of the

other nine States in which the proportions with bachelor's degree or better topped the national percentage of 66 percent.

Table 6.—Public assistance caseworkers: Amount of education and age of those with bachelor's degree only, by State, 1950

State (ranked by percent with bachelor's degree or better)	Total number	Bachelor's degree or better				Less than bachelor's degree	
		Total ¹ (percent)	Graduate study in any field (with or without bachelor's degree)	Bachelor's degree only, by age group			
				Under 30	30-39		40 and over
Total, percentage distribution..	21, 973	66.0	33.8	20.6	6.2	5.4	34.0
Percent with specified amount of education, by age for specified group ¹							
States with 125 or more caseworkers:							
Connecticut.....	133	91.7	35.3	43.6	9.8	3.0	8.3
Oregon.....	204	91.2	37.3	39.2	4.9	9.8	8.8
Rhode Island.....	135	89.6	31.9	48.9	8.1	.7	10.4
Maryland.....	262	88.5	32.1	45.4	7.3	3.8	11.5
North Carolina.....	377	86.7	46.9	32.8	4.8	2.1	13.3
South Carolina.....	255	86.6	38.7	30.4	6.7	10.7	13.4
New York.....	4, 343	82.8	49.1	22.4	7.0	4.2	17.2
California.....	2, 068	81.6	45.2	23.2	7.6	5.6	18.4
Alabama.....	287	81.5	16.0	47.0	10.8	7.7	18.5
Virginia.....	214	81.3	44.4	25.7	6.1	5.1	18.7
Minnesota.....	343	73.2	21.6	37.0	7.6	7.0	20.8
Louisiana.....	691	71.3	29.3	27.4	8.3	6.4	28.7
Washington.....	361	70.9	42.4	15.2	6.1	7.2	29.1
Colorado.....	254	68.9	38.6	16.9	5.1	8.3	31.1
Pennsylvania.....	1, 956	67.9	27.4	27.6	8.7	4.3	32.1
Florida.....	420	65.2	17.1	34.3	8.3	5.5	34.8
Kansas.....	295	62.4	27.5	16.6	6.1	12.2	37.6
Illinois.....	1, 010	58.2	40.6	11.2	3.8	2.7	41.8
Georgia.....	300	56.3	20.3	17.0	11.0	8.0	43.7
Missouri.....	624	56.1	33.8	14.3	3.7	4.3	43.9
Indiana.....	416	55.0	27.2	15.6	3.1	9.1	45.0
Iowa.....	220	54.5	15.5	24.5	3.6	10.9	45.5
Michigan.....	1, 054	53.1	29.2	13.7	5.6	4.7	46.9
Texas.....	648	51.4	28.4	6.6	5.7	10.6	48.6
New Jersey.....	260	50.4	30.8	11.5	3.5	4.6	49.6
Oklahoma.....	623	49.9	17.8	12.2	8.7	11.2	50.1
Tennessee.....	326	47.7	12.9	24.0	4.6	6.2	52.3
Ohio.....	1, 031	47.0	27.4	13.2	2.9	3.6	53.0
Mississippi.....	225	46.2	21.8	5.3	4.4	14.7	53.8
Wisconsin.....	356	45.5	25.3	15.7	2.0	2.5	54.5
Nebraska.....	181	41.4	15.5	16.0	1.7	8.3	58.6
Puerto Rico.....	132	40.5	16.0	19.1	3.8	1.5	59.5
Massachusetts ²	586	32.1	21.4	5.7	2.1	2.9	67.9
West Virginia.....	205	24.3	8.3	10.2	3.9	1.9	75.7
Kentucky.....	262	18.7	12.6	.4	3.4	2.3	81.3
Arkansas.....	150	14.1	3.8	5.1	1.9	3.2	85.9
Number with specified amount of education, by age for specified group							
States with 50-124 caseworkers:							
Hawaii.....	88	98.9	58	25	4	0	1
District of Columbia.....	55	90.9	42	3	1	4	5
New Hampshire.....	53	73.6	20	10	7	2	14
Montana.....	50	72.0	13	17	5	1	14
Utah.....	50	71.2	35	2	4	1	17
Arizona.....	62	67.7	23	10	3	6	20
Maine.....	85	54.1	15	16	10	5	39
New Mexico.....	104	24.0	15	3	3	4	79
States with fewer than 50 caseworkers: ⁴							
Alaska ⁵	0	.....	0	0	0	0	0
Delaware.....	25	.....	5	5	3	1	11
Idaho.....	44	.....	10	14	1	2	17
Nevada.....	13	.....	4	1	2	1	5
North Dakota.....	33	.....	12	7	1	4	9
South Dakota.....	42	.....	9	11	4	7	11
Vermont.....	23	.....	7	6	2	2	6
Virgin Islands.....	5	.....	0	0	0	0	5
Wyoming.....	17	.....	3	4	0	1	9

¹ Percentages based on data excluding a few employees who did not report amount of education.

² Data not reported for some local units; reported data probably include about 90 percent of employees.

³ Includes 1 employee who did not report amount of education.

⁴ Not ranked because no computations made for fewer than 50 employees.

⁵ No public assistance caseworkers; applications and reinvestigations handled by fee agents.

⁵ California, Colorado, the District of Columbia, Hawaii, Illinois, Michigan, Missouri, New York, North Carolina, Rhode Island, South Carolina, Utah, and Virginia.

⁶ California, Colorado, the District of Columbia, Hawaii, Illinois, Michigan, North Carolina, Utah, and Virginia.

Staff Development

Education for social work is generally recognized as consisting of three phases—a foundation of general education laid in undergraduate years, graduate professional education either preceding or following job experience, and agency training for all staff members. Staff development should be an essential part of the administration of any public assistance program. The primary objectives of staff training are efficient operation and fulfillment of the purpose of the program. Without growth and development of staff members engaged in doing the job, these objectives cannot be achieved.

The chief methods of staff development are orientation to agency philosophy, organization, and program; line supervision; and educational leave for professional training to qualify staff for increasing responsibilities. Job training through supervision requires that all staff members responsible for supervision receive special help. Supplementary resources that facilitate supervision and promote growth of staff in supervisory and other positions include special institutes or study sessions, access to a library, and work on agency and community committees.

Staff training is a dynamic process that should change and grow to meet the changing needs of the agency, the staff, and the times. In the States where the workers have the most education and are relatively young, there are many possibilities for staff development; most of the workers have good educational backgrounds for on-the-job training, and there is also a substantial group of workers who are potentially good candidates for educational leave. In some of the other States, the chief reliance must be placed in on-the-job training and supervision, and special effort should be made to develop training methods best suited to older workers.

Supervision.—Available statistical data include the number of workers whose primary function was supervision of caseworkers¹ and the num-

Table 7.—Public assistance caseworkers: social work experience and education, 1950¹

Amount of education	Years of experience		
	Less than 1	1 but less than 3	3 or more
Total number..	4,311	5,485	11,821
Total percent ² ..	100.0	100.0	100.0
Bachelor's degree or better.....	84.8	77.8	53.5
Studying graduate school of social work.....	6.0	13.7	22.0
Other graduate study only.....	21.8	19.7	13.9
Bachelor's degree only.....	57.0	44.5	17.6
Undergraduate study only, no bachelor's degree.....	12.7	17.9	33.8
High school or less.....	2.5	4.3	12.7

¹ Data not shown for 356 caseworkers who did not report amount of experience.

² Percentages based on data excluding a few employees who did not report amount of education.

ber of caseworkers they usually supervised. The data do not show the full extent of supervision, which may be provided also by workers in other positions (such as local-office directors), nor do the statistics tell anything about the quality of the supervision.

The largest agencies are most likely to have employees who are responsible primarily for supervision of caseworkers and who do not carry also general administrative responsibility. In nine² of the 11 States with 500 or more caseworkers, there were 50 or more such supervisory employees. In these nine States, the median number of caseworkers supervised ranged from 5.3 in Massachusetts to 8.3 in New York. From the figures on the usual number of caseworkers supervised by each supervisor, the total number of caseworkers they supervised can be approximated. In these States with 50 or more supervisors, the estimated number of caseworkers supervised represented a large majority of all caseworkers; there was nevertheless a considerable range—from approximately two-thirds to almost all.

In six States, all with fewer than 50 caseworkers, there were no work-

ers whose primary function was supervision, and in many other States there were few supervisors in relation to the total number of caseworkers. But in 15³ of the 33 States with 50-500 caseworkers the majority of them—an estimated 60 percent or more—were under the direction of employees specifically classified as supervisors.

Ten States where supervisors were responsible for directing a substantial majority of caseworkers were among the 23 States with relatively low proportions of caseworkers with bachelor's degree or better (less than two-thirds).

These figures, rough approximations though they are and limited to consideration of relative numbers of supervisors, clearly indicate the need for further study of the problem of staff supervision. Where educational attainment of the caseworkers is limited, supervision is even more important than elsewhere. Where local offices are so small that the same employees must necessarily be responsible for both administrative direction and supervision of staff, the qualifications of local-office directors and the State field staff take on added importance.

Educational leave.—However good the potentialities of the public assistance employees for further formal education may be, these workers would not ordinarily be expected to take leave for professional training unless they are specifically encouraged by their agencies to do so. If promotional opportunities do not depend on securing additional education, there may be little incentive. In any event, the public assistance employees generally have salaries so low that they could not be expected to save the amounts necessary for graduate education. The public assistance employees were among the lowest-paid of all social workers in the country, according to the BLS survey. For example, the median salary of the public assistance caseworkers was \$2,569, about \$160 less than the median reported for all case-

¹ Of the 2,883 supervisors working primarily on public assistance, 2,493 supervised caseworkers. All data in this section relate only to the supervisors of caseworkers.

² California, Illinois, Louisiana, Massachusetts, Michigan, New York, Ohio, Oklahoma, and Pennsylvania. Excludes Texas because reporting of number of supervisors was not comparable with reporting in other States.

³ Arizona, Colorado, Connecticut, the District of Columbia, Florida, Hawaii, Iowa, Kentucky, Maryland, Minnesota, New Jersey, Rhode Island, Utah, Washington, and West Virginia.

and group workers in the country as a whole.¹⁰

The great majority of the public assistance employees who reported some graduate social work study—about 70 percent—said that they had received no public funds to help finance their study. Only about 8.6 percent¹¹ of those with some graduate social work study—or about 2 percent of all public assistance employees—specifically reported that public welfare funds had financed, or helped to finance, this study. Public welfare funds are defined here to exclude Federal funds for child welfare services and Federal Emergency Relief funds and are thus essentially public assistance funds—Federal, State, or local. Federal public assistance funds are available to match State and local expenditures for educational leave on the same basis as for other administrative costs of the federally aided public assistance programs.

An additional 6 percent of the employees with graduate social work study reported use of unspecified public funds or a combination of various types of public funds, which in a few instances may have included public welfare funds. Eleven percent had had GI educational benefits or Federal Emergency Relief Administration or Federal child welfare services funds; and the remaining 5 percent did not report.

State figures on the extent to which persons currently employed in 1950 had the help of public welfare funds in their graduate social work study do not, of course, reflect entirely accurately the differences in the extent to which such funds have been made available for educational leave. Some workers who received graduate training at agency expense in earlier years may have left the labor market or gone to other agencies. Furthermore, because of the relatively high proportions of employees with graduate social work study who did not report whether or not they had received any

public funds for the purpose or who reported use of a combination of types of public funds, the data on the use of public welfare funds by workers employed in 1950 may be understated for some States. Despite these limitations, the available data may give some indication of the extent to which educational-leave plans have helped the agencies to get and retain trained staff members.

Public welfare funds had helped to finance the graduate social work study of a fourth or more of all employees with any such study in only five of the 30 States where 50 or more had had such study.

State	Employees who had public welfare funds to finance graduate social work study		
	Number	Percent of all employees with such study	Percent of all employees
Puerto Rico...	43	43.0	18.9
Alabama.....	34	34.0	8.7
Virginia.....	55	32.9	14.8
So. Carolina....	36	26.7	10.4
Colorado.....	32	25.4	8.4

These five States accounted for slightly more than a third of the public assistance employees who specifically reported use of public welfare funds to finance graduate social work study.

New Public Assistance Workers

Since the foregoing discussion of education relates to all public assistance employees in social work positions in mid-1950, it does not necessarily reflect current standards. Although during World War II there was some relaxation of standards because of the difficulty of filling vacancies, education and experience requirements have, over a period of years, been revised upward in some States. Especially in the older agencies, there are likely to be employees whose education may not meet the present requirements.

Every State has established minimum qualifications for each public assistance position. When these qualifications include an educational requirement, experience may be substituted for all or part of the specified amount of undergraduate or graduate college education. The educational

requirements are therefore highest for the job applicants with little or no previous experience. The caseworkers who reported less than a year of experience in all social work positions were those newly hired (in 1949 or 1950) who had little or no previous experience to offer as a substitute for education. The educational attainment of these workers should thus indicate the highest level of education that the State agencies required in 1949 or 1950 for the "beginning visitor" position, or the maximum education of the workers they were able to attract for this position.

As compared with the caseworkers with longer experience, those with less than a year of experience had considerably more general education but less professional education and less graduate study of any type (table 7). Relatively more of them had a bachelor's degree, and relatively fewer had only high school education or some college work but no degree. Still, several hundred of the workers hired some time after the end of the war had neither previous experience in the field of social work nor a bachelor's degree.

More of the caseworkers with 1-3 years of experience than of those with longer experience had a bachelor's degree, but fewer of them had graduate study.

A substantially higher proportion of the caseworkers with experience of 3 years or more than of those in either of the other groups had had some study in graduate schools of social work. For this most experienced group the proportion was 22 percent, as contrasted with about 17 percent for all caseworkers, 14 percent for those with 1-3 years of experience, and only 6 percent for those with less than a year of experience.

These data seem to indicate that the workers with the most limited general education are not likely to be able to add to it, once they have left school for the labor market, but that professional education is frequently acquired after a period of job experience by workers who come to the public assistance agencies with at least a bachelor's degree. Thus these figures—like others from the study—reemphasize, for the State

(Continued on page 31)

¹⁰ An article on the salaries of the public assistance workers will appear in the March Bulletin.

¹¹ Comprises 7.7 percent who had no other public funds for the purpose and 0.9 percent who had both public welfare funds and Federal child welfare services funds.

Notes and Brief Reports

Workers With Insured Status on January 1, 1952

A total of approximately 62.3 million persons were fully insured under the old-age and survivors insurance program at the beginning of 1952.¹ There were no persons currently but not fully insured on that date, nor can there be such insured individuals before the middle of 1954, when 7 quarters of coverage will, in general, be needed for fully insured status.

An estimated 22.6 million workers had permanently insured status on January 1, 1952, an increase of 1.7 million over the number permanently insured on January 1, 1951. To be permanently insured, workers must have the number of quarters of coverage required for fully insured status when they reach age 65. Once they are permanently insured, they can, regardless of their future employment, qualify for old-age benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits and/or lump-sum death payments. By sex, age, and quarters-of-coverage requirement, the distribution of workers who were permanently insured at the beginning of 1952 is shown in the following tabulation.

Age at beginning of 1952	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1952 (in millions)		
		Total	Male	Female
Total.....	6-40	22.6	17.6	5.1
Under 46.....	40	8.4	6.6	1.9
At least 46 but less than 62 1/2.....	7-39	9.6	7.3	2.3
62 1/2 and over.....	6	4.6	3.7	.9

¹ Includes 3.3 million workers at least 65 years of age, of whom about 2.3 million were receiving benefits at the end of 1951.

² The estimates presented in this note are based on data through the calendar year 1949, derived from the 1-percent continuous work-history sample; none of the estimates of the insured population has been adjusted to reflect changes in insurance status arising from (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs; and (2) military service in World War II.

More than one-third of the workers who were fully insured at the beginning of 1952 were permanently insured. The effect of the more liberal requirements for permanently insured status at the older ages is illustrated in the following comparison, by age, of the number of fully insured workers and permanently insured workers.

Age at beginning of 1952	Workers fully insured as of Jan. 1, 1952 (number in millions)		
	Total	Workers permanently insured	
		Number	Percent of fully insured
Total.....	62.3	22.6	36
Under 46.....	43.2	8.4	19
At least 46 but less than 62 1/2.....	14.7	9.6	66
62 1/2 and over.....	4.6	4.6	100

Table 1 shows a comparison of the permanently insured group with the total fully insured population at the beginning of each year since 1940.

The marked increase during the calendar year 1950 in the numbers of persons fully insured and permanently insured was due primarily to the "new start" in insured-status requirements for old-age and survivors insurance, contained in the 1950 amendments. The revision in the eligibility provisions made it possible for individuals to be fully insured with only 6 quarters of coverage. Furthermore, persons born between 1875 and 1905 could become permanently insured with fewer quarters of coverage than were formerly required.

Until 1971, the number of quarters of coverage required for fully insured status will, in general, increase each year and thus narrow the difference between the number of quarters of coverage required for permanently insured status and for fully insured status. In the long run, therefore, the permanently insured group will constitute an increasing proportion of the entire fully insured population. For those workers whose elapsed period exceeds 20 years, the requirement for permanently insured status

will be easier to fulfill than the requirement of 1 quarter of coverage for every 2 elapsed quarters. Consequently, all persons who are over 41 years of age at any time after 1970 and who are fully insured will also be permanently insured. Many of the younger fully insured workers—that is, those with less than 10 years of employment—will not be permanently insured.

Table 1.—Workers fully insured at the beginning of each year, 1940-52
(Number in millions)

Year	Fully insured workers			
	Total	Permanently insured workers		
		Total	Requiring less than 40 quarters of coverage	Requiring 40 quarters of coverage
1940.....	22.9	0.6	0.6	2.6
1941.....	24.2	1.1	1.1	4.6
1942.....	25.8	1.4	1.4	8.4
1943.....	28.1	1.8	1.8	6.4
1944.....	29.9	2.3	2.3	7.7
1945.....	31.9	2.8	2.8	8.8
1946.....	33.4	3.4	3.4	10.2
1947.....	35.4	8.6	3.8	24.3
1948.....	37.3	11.6	4.0	31.1
1949.....	38.9	13.2	4.0	33.9
1950.....	40.1	14.9	4.0	37.2
1951.....	59.6	20.9	14.0	38.1
1952.....	62.3	22.6	14.2	38.3

Recent Publications*

Social Security Administration

Compilation of Social Security Laws, Including the Social Security Act, as Amended, and Related Enactments Through December 31, 1951. (S. Doc. 27, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 201 pp. 45 cents.

General

Conference on Research in Income and Wealth. (Studies in Income and Wealth, Vol. 13.) New York: National Bureau of Economic Re-

* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers or booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

(Continued on page 24)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-51
[In thousands; data corrected to Jan. 23, 1952]

Year and month	Total	Retirement, disability, and survivor programs											Unemployment insurance programs				
		Monthly retirement and disability benefits ¹				Survivor benefits					Temporary disability benefits ²		State laws ¹⁰	Service-men's Readjustment Act ¹¹	Railroad Unemployment Insurance Act ¹²	Readjustment allowances to self-employed veterans ¹³	
		Social Security Act	Railroad Retirement Act	Civil Service Commission ³	Veterans Administration ⁴	Monthly				Lump-sum ⁷		State laws ¹⁰					Railroad Unemployment Insurance Act ¹²
						Social Security Act ⁴	Railroad Retirement Act ⁵	Civil Service Commission ³	Veterans Administration ⁶	Social Security Act	Other ⁸						
Number of beneficiaries																	
1950																	
November		2,209.9	255.1	160.0	2,361.7	1,136.2	141.0	24.1	1,007.6	16.7	10.4	28.2	33.9	733.7	5.5	30.9	.4
December		2,325.6	255.6	160.8	2,365.8	1,151.7	141.7	24.9	1,010.1	19.6	9.5	27.2	32.1	832.0	5.8	34.9	.3
1951																	
January		2,432.8	256.3	161.8	2,364.9	1,172.4	142.5	25.7	1,000.6	33.0	11.1	29.1	39.3	971.7	6.0	50.5	.3
February		2,513.7	257.2	162.7	2,365.6	1,192.9	142.8	26.5	1,001.4	30.6	10.3	27.9	28.4	883.1	5.6	46.8	.2
March		2,591.6	258.1	163.2	2,368.2	1,217.6	143.7	27.4	1,001.4	41.8	11.9	30.2	28.3	807.2	5.5	38.7	.2
April		2,650.6	259.1	163.9	2,370.8	1,239.5	144.8	28.1	1,005.4	34.4	12.2	31.6	27.3	740.2	5.2	27.9	.1
May		2,704.5	260.5	164.5	2,373.0	1,264.4	145.9	29.1	1,009.6	39.3	12.0	30.5	24.4	773.5	5.5	19.4	.1
June		2,748.2	261.1	165.4	2,373.6	1,285.4	146.8	29.9	1,012.3	33.0	11.2	32.3	22.3	821.4	5.2	15.8	.1
July		2,798.5	262.0	166.2	2,374.9	1,300.4	147.5	30.8	1,013.5	30.1	10.3	29.0	23.9	747.8	5.2	19.5	.1
August		2,858.1	262.9	167.6	2,378.9	1,318.4	148.1	31.6	1,016.1	36.7	11.3	28.0	30.7	801.0	5.0	24.6	(14)
September		2,896.7	263.3	168.4	2,381.2	1,335.8	148.9	32.3	1,016.2	32.8	9.4	26.8	28.6	757.8	4.8	20.7	(14)
October		2,934.2	263.9	169.2	2,385.5	1,356.6	150.6	33.2	1,018.6	37.0	11.9	27.6	32.9	712.8	4.6	21.2	(14)
November		2,962.2	264.7	170.2	2,388.7	1,370.0	151.0	33.9	1,019.4	30.5	9.1	26.6	31.5	749.3	4.6	30.9	(14)
Amount of benefits ¹⁴																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267				\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943				344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342				344,084		6,268	
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857			79,643		917	
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035			62,385	\$4,113	582	\$102
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669			445,866	114,955	2,359	11,675
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761			1,004,850	1,491,294	39,917	252,424
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,923	382,515	29,517	33,115	26,024	\$11,368		776,165	772,368	39,401	198,174
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	426,569	28,599	83,598
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	386,635	103,596	43,599
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	32,957	59,894	1,666
1950																	
November	419,756	86,959	21,016	15,507	138,709	33,968	3,604	927	41,056	2,540	2,804	2,751	3,033	62,389	487	1,906	40
December	429,376	90,461	21,000	15,554	139,188	36,395	3,625	953	41,486	2,894	2,496	2,675	2,979	66,969	464	2,145	32
1951																	
January	461,640	93,885	21,113	15,825	139,445	36,998	3,647	997	41,642	4,779	2,846	2,974	3,401	90,475	553	3,037	23
February	441,934	96,486	21,194	15,815	138,160	37,605	3,658	1,009	41,865	4,314	2,648	2,508	2,350	71,369	391	2,558	17
March	449,759	98,933	21,255	15,921	139,140	38,326	3,686	1,006	42,833	5,815	2,998	2,980	2,591	71,684	315	2,360	16
April	440,052	100,694	21,334	16,046	138,046	38,942	3,719	1,081	42,832	4,705	3,151	2,957	2,432	62,294	197	1,606	14
May	451,242	102,267	21,424	16,224	138,356	39,614	3,749	1,133	42,552	5,385	3,053	3,097	2,252	70,799	146	1,181	10
June	448,150	103,545	21,462	16,296	136,336	40,164	3,775	1,151	43,179	4,501	2,984	2,880	1,999	68,780	97	992	9
July	447,533	105,140	21,522	16,411	136,877	40,580	3,796	1,193	43,325	4,121	2,688	2,861	2,023	65,917	105	966	8
August	461,753	107,018	21,588	16,656	136,230	41,101	3,816	1,217	43,608	5,018	3,030	2,891	2,808	75,131	93	1,544	4
September	446,741	108,246	21,615	16,622	135,173	41,669	3,842	1,248	43,605	4,468	2,514	2,455	2,563	62,049	66	1,133	3
October	461,013	109,500	21,660	16,880	137,523	42,325	3,886	1,288	44,940	5,041	3,146	2,862	3,062	67,449	53	1,370	2
November	464,127	110,475	24,441	16,877	136,590	42,739	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	50	1,774	2

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

⁴ Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

⁵ Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

⁶ Payments to widows, parents, and children of deceased veterans.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

⁹ First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under

the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

¹⁰ Represents average weekly number of beneficiaries.

¹¹ Represents average number of beneficiaries in a 14-day registration period.

¹² Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

¹³ Claims paid under the Servicemen's Readjustment Act.

¹⁴ Less than 50.

¹⁵ Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1949-51

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1949-50.....	\$2,106,388	\$662,262	\$550,172	\$1,094,406	\$226,306	\$18,888
1950-51.....	3,119,537	684,343	577,500	1,364,590	233,537	24,681
5 months ended:						
November 1949.....	844,668	448,025	154,186	543,277	35,424	2,799
November 1950.....	1,171,687	463,279	149,935	640,288	30,980	6,196
November 1951.....	1,379,651	474,074	359,273	770,769	34,468	6,790
1950						
November.....	287,928	32,168	9,817	191,143	12,398	168
December.....	239,131	29,178	132,961	9,980	2,716	5,637
1951						
January.....	131,331	33,958	1,567	96,405	16,319	22
February.....	373,787	29,752	6,508	153,307	146,981	143
March.....	239,310	31,874	139,527	12,151	13,963	5,847
April.....	150,080	35,264	3,021	145,903	3,502	188
May.....	534,031	37,610	4,814	297,232	15,794	308
June.....	280,172	23,428	139,178	9,323	3,311	6,096
July.....	174,511	29,704	621	158,465	1,681	48
August.....	515,815	29,694	66,022	273,692	14,641	828
September.....	257,873	* 342,357	190,087	8,075	1,004	4,080
October.....	31,665	38,313	11,201	113,888	3,018	1,884
November.....	399,786	34,006	91,342	216,650	14,124	179

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from em-

ployees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 3, 1952.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

* Represents contributions of \$32.4 million from employees, and contributions for fiscal year 1951-52 of \$310.0 million from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

RECENT PUBLICATIONS

(Continued from page 22)

search, Inc., 1951. 587 pp. \$6.

Includes papers on Coordination of Old-Age and Survivors Insurance Wage Data with Those from Other Sources, by Benjamin J. Mandel; Appraisal of Basic Data Available for Constructing Income Size Distributions, by Selma F. Goldsmith; and Research on the Size Distribution of Income, by Dorothy S. Brady.

HARRIS, SEYMOUR E. *The Economics of Mobilization and Inflation*. New York: W. W. Norton & Co., Inc., 1951. 308 pp. \$4.50.

Includes a discussion of welfare expenditures during a time of mobilization and inflation.

HAVIGHURST, ROBERT J., and MORGAN, H. GERTRON. *The Social History of a War-Boom Community*. New York: Longmans, Green & Co., 1951. 356 pp. \$4.

What happened to the people and institutions in a small town in Illinois during industrial expansion in World War II.

INSTITUTE OF LIFE INSURANCE. *Life Insurance Fact Book, 1951*. New York: The Institute, 1951. 108 pp.

INTERNATIONAL LABOR OFFICE. *Minimum Standards of Social Security*. (International Labor Conference, Thirty-Fifth Session, 1952, Report V (a) (1).) Geneva: The Office, 1951. 96 pp. 50 cents.

Includes the proposed text of the Convention on Minimum Standards of Social Security, based on the conclusions adopted at the Conference's Thirty-Fourth Session.

LAUSCHE, FRANK J. "Progress and Problems of the States." *State Government*, Chicago, Vol. 24, Nov. 1951, pp. 266-268 f. 50 cents.

Includes a discussion of grants-in-aid.

LEBEL, ROLAND. "Family Allowances." *Bulletin of the International Social Security Association*, Geneva, July-Aug. 1951, pp. 273-283. \$2.50 a year.

By the Director of the National Union of Family Allowance Funds in France.

ODUM, HOWARD W. *American Sociology in the United States through 1950*. New York: Longmans, Green & Co., 1951. 501 pp. \$5.

U.S. CONGRESS. SENATE. JOINT COMMITTEE ON THE ECONOMIC REPORT.

Inflation Still a Danger: Report... Together with Materials on National Defense and the Economic Outlook. (S. Rept. 644, 82d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1951. 49 pp.

Retirement and Old Age

Conference on Problems of Aging. *Transactions of the Twelfth Conference, February 6-7, 1950, New York, N. Y.* Edited by Nathan W. Schock and sponsored by the Josiah Macy, Jr. Foundation. New York: Josiah Macy, Jr. Foundation, 1951. 215 pp. \$3.50.

FARMER, LAURENCE. "The Old People." *Harper's Magazine*, New York, Vol. 203, Dec. 1951, pp. 79-82. 50 cents.

The medical consultant for the New York City Department of Health considers the problems facing the indigent old.

KAIGHN, RAYMOND P. *How to Retire and Like It*. (Rev. ed.) New York: Association Press, 1951. 149 pp. \$2.50.

KLEEMEIER, ROBERT W. "The Effect of a Work Program on Adjustment Attitudes in an Aged Population."

(Continued on page 28)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-51

(In thousands)

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-November 1951.....	\$19,652,027	\$1,830,359	\$5,680,365	\$495,525	\$14,887,858	\$209,231	\$209,407	\$15,306,497
Fiscal year:								
1949-50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,892,612
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,811	14,735,567
Months ended:								
November 1949.....	848,272	11,240	287,585	23,287	228,000	74,536	325,384	11,858,590
November 1950.....	1,175,381	10,871	444,390	26,886	604,918	184,208	173,644	13,607,588
November 1951.....	1,388,118	25,688	806,720	36,156	565,059	209,231	209,407	15,306,497
1950								
November.....	291,622		127,517	5,361	35,000	184,203	173,644	13,607,588
December.....	239,131	10,714	136,917	5,249	80,908	188,401	202,217	13,721,206
1951								
January.....	131,331	115,074	141,717	7,056	197,700	204,080	86,438	13,818,867
February.....	373,787		151,700	5,265	82,000	195,393	229,947	14,035,689
March.....	239,310	10,871	154,830	5,674	166,918	205,039	143,061	14,125,366
April.....	150,089	7,916	154,685	7,127	66,966	206,309	71,009	14,121,549
May.....	534,075		156,806	6,642	211,500	205,918	230,527	14,492,176
June.....	280,995	125,946	157,043	6,647	267,067	200,456	212,311	14,735,567
July.....	174,524		159,131	8,761	130,000	197,374	92,026	14,742,199
August.....	516,259		180,301	6,306	220,000	178,578	220,478	15,071,852
September.....	263,182	10,871	142,442	7,121	119,918	214,122	189,508	15,196,341
October.....	33,105	14,818	146,188	6,673	49,941	226,250	22,493	15,091,401
November.....	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497

¹ For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946.

² Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

³ Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-51

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account ⁴			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-November 1951.....	\$8,509,369	\$8,492,181	\$17,188	\$15,774,727	\$1,341,188	\$9,363,495	\$7,752,420	\$905,623	\$136,339	\$465,126	\$756,949
Fiscal year:											
1949-50.....	7,437,896	-724,068	23,633	1,098,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,325
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,094	765,640
Months ended:											
November 1949.....	7,909,401	-275,007	46,077	540,681	5,034	754,780	7,073,665	309	620	66,531	835,736
November 1950.....	7,704,302	271,963	18,046	626,296	3,893	345,014	6,936,716	3,794	458	22,992	767,586
November 1951.....	8,509,369	427,984	17,188	766,399	8,098	335,660	7,752,420	4,039	843	17,944	756,949
1950											
November.....	7,704,302	198,000	18,046	256,760		55,120	6,936,716	101		4,555	767,586
December.....	7,663,410	-47,027	24,181	21,884	5,823	68,145	6,896,278	3,472	675	4,602	767,131
1951											
January.....	7,666,316		27,087	34,463	63,563	96,425	6,897,879	13	7,147	5,854	768,437
February.....	7,800,319	139,000	22,090	297,792		69,440	7,036,231	93		4,442	764,088
March.....	7,758,020	-40,008	19,799	21,632	3,662	66,770	6,994,775	3,508	412	4,763	763,245
April.....	7,733,576	-40,005	35,359	39,247	2,445	62,970	6,973,496	112	269	3,546	760,079
May.....	8,052,016	325,000	28,709	393,384		72,125	7,294,755	270		3,069	757,261
June.....	8,079,232	40,981	15,035	17,941	68,275	67,380	7,313,592	3,622	7,504	2,746	765,640
July.....	8,068,215	-35,008	39,018	53,293	17	66,515	7,300,387	29	2	2,215	767,827
August.....	8,367,086	306,000	31,889	375,214		72,760	7,602,841	316		3,898	764,245
September.....	8,322,164	-25,008	11,975	15,094	3,627	62,870	7,558,691	2,457	385	3,614	763,473
October.....	8,297,864	-45,008	32,683	42,234	4,454	68,582	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	756,949

¹ Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes withdrawals of \$79,169,000 for disability insurance benefits.

⁴ Beginning July 1947, includes temporary disability program.

⁵ Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and by month, November 1950–November 1951, and monthly benefits awarded by type of benefit, November 1951

[Amounts in thousands; data corrected to Dec. 27, 1951]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1950														
November	3,346,167	\$122,926.5	1,681,370	\$74,621.1	485,238	\$11,581.5	688,131	\$19,144.6	309,848	\$11,336.4	166,111	\$5,711.6	14,469	\$331.4
December	3,477,243	126,856.5	1,770,984	77,678.3	508,350	11,994.9	699,703	19,366.3	314,189	11,481.3	169,438	5,800.8	14,579	334.9
1951														
January	3,605,235	130,882.8	1,850,207	80,584.4	532,187	12,477.3	715,188	19,700.6	319,513	11,665.2	173,354	5,912.6	14,786	342.6
February	3,706,586	134,090.8	1,912,170	82,843.8	548,047	12,790.4	729,616	20,033.9	325,555	11,872.2	176,156	5,968.8	15,042	351.8
March	3,809,165	137,258.9	1,971,703	84,971.8	563,346	13,087.0	746,247	20,418.5	332,539	12,114.0	179,877	6,100.9	15,453	360.7
April	3,890,018	139,636.9	2,016,135	86,496.1	575,098	13,304.9	760,697	20,732.2	338,539	12,315.9	183,719	6,207.7	15,830	369.1
May	3,968,900	141,881.2	2,055,581	87,842.9	586,829	13,510.5	776,336	21,059.9	345,112	12,519.9	188,681	6,348.3	16,361	379.7
June	4,033,583	143,708.8	2,090,668	89,000.0	596,098	13,674.0	787,311	21,282.4	350,343	12,683.3	192,357	6,452.8	16,806	388.3
July	4,098,870	145,720.2	2,129,909	90,390.7	606,188	13,872.8	794,875	21,425.9	355,678	12,838.5	194,925	6,537.6	17,295	398.1
August	4,176,535	148,118.8	2,176,036	92,025.0	618,128	14,108.4	804,807	21,632.4	361,970	13,071.2	197,712	6,625.3	17,882	408.5
September	4,232,453	149,914.8	2,204,016	93,072.6	625,736	14,259.9	816,746	21,948.3	367,728	13,270.4	199,835	6,688.2	18,392	418.1
October	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	428.6
November	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	432.1
Monthly benefits awarded in November 1951	69,056	2,267.4	31,936	1,286.7	11,358	245.7	14,245	340.9	6,329	221.8	4,808	158.4	380	13.9

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

PRESIDENT'S MESSAGE

(Continued from page 2)

can ease the pressure of living costs for people who depend on these fixed payments." President Truman also urged Congress to go ahead immediately on measures providing aid to medical education and expanded "basic public health services in our home communities—especially in defense areas." In referring to the newly created President's Commission on the Health Needs of the Nation, he pointed out that "one of the things this Commission is looking into is how to bring the cost of modern medical care within the reach of all our people."

President's Commission on Health Needs

Declaring that "we must dedicate ourselves to the continuing search for what is best for the Nation in solving our health problems," President Truman on December 29 created by Executive order the President's Commission on the Health Needs of the Nation. The Commission is to determine the Nation's total health re-

quirements, both immediate and long term, and to recommend courses of action to meet those needs.

In announcing the establishment of the Commission, the President stressed that the provision of adequate health care for all the population must be a "matter of national, as well as local, concern. It is particularly important that in this day of world crisis we should seek to limit the drain upon our strength through illness and death."

Dr. Paul B. Magnuson was named chairman of the Commission, which is made up of members of the medical, dental, and nursing professions and of representatives of educational institutions and farm, labor, and consumer organizations.

The Executive order directs the Commission to make reports, interim and final, within the year on (1) the adequacy of the current and prospective supply of physicians, dentists, nurses, hospital administrators, and allied professional workers; and the ability of educational institutions and other training facilities to provide the needed personnel for the future; (2)

the ability of local public health units to meet demands imposed by civil defense requirements and by the need of the general public during this mobilization period; (3) the health problems created by the shift of workers to defense production areas, requiring relocation of professional personnel and establishment of facilities; (4) the degree to which existing and planned medical facilities meet present and prospective needs; (5) current research activities and the programs needed to keep pace with new developments; (6) the effect on civilian health of the actions taken to meet the long-range medical requirements of military, civil defense, veterans', and other public service programs; (7) the adequacy of private and public programs designed to provide methods of financing medical care; and (8) the extent of health services provided by the Federal, State, and local governments, and the desirable level of expenditures for such purposes, taking into consideration other financial obligations of government and the expenditures for health purposes from private sources.

Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, November 1951

[Corrected to Dec. 26, 1951]

Region and State	Nonfarm place- ments	Initial claims ¹		Weeks of unemploy- ment covered by con- tinued claims		Compensated unemployment					Average weekly insured unemploy- ment un- der all pro- grams ⁴
		Total	Women	Total	Women	All types of unemployment ²			Total unemployment		
						Weeks compen- sated	Benefits paid ³	Average weekly number of benefici- aries	Weeks compen- sated	Average weekly payment	
Total, 53 States	498,395	938,589	375,852	3,997,217	2,049,449	3,296,986	\$68,606,643	749,315	2,969,714	\$21.83	972,971
Region I:											
Connecticut	8,242	11,248	6,491	59,075	39,685	49,209	946,405	11,184	44,986	20.13	13,001
Maine	2,152	7,342	4,048	35,634	22,343	31,988	520,596	7,270	25,068	17.87	8,862
Massachusetts	17,455	43,175	20,302	230,704	122,879	189,777	4,173,644	43,131	165,425	23.71	52,079
New Hampshire	1,445	6,082	3,733	37,327	25,360	34,089	592,961	7,748	25,519	19.76	8,876
Rhode Island	2,541	14,362	8,117	80,785	46,416	76,683	1,679,201	17,428	73,827	22.30	17,753
Vermont	780	1,211	400	7,879	4,906	7,485	150,456	1,701	6,847	20.94	1,872
Region II:											
New Jersey	10,636	36,164	16,881	181,446	106,222	166,836	3,717,420	37,917	148,307	23.52	41,611
New York	65,336	210,843	107,100	835,938	424,400	735,491	16,155,699	167,157	676,752	22.88	190,031
Puerto Rico	709										
Virgin Islands	58										
Region III:											
Delaware	1,078	1,256	511	4,529	2,287	3,898	70,814	886	3,524	19.06	1,064
Pennsylvania	17,170	79,154	32,275	341,487	173,099	270,577	5,662,815	61,495	248,637	21.61	78,668
Region IV:											
District of Columbia	3,793	1,572	474	5,932	2,933	4,733	84,990	1,076	4,639	17.93	1,431
Maryland	7,140	9,190	4,359	34,898	18,579	31,423	631,111	7,142	27,924	21.23	7,688
North Carolina	12,387	27,750	14,887	102,135	64,888	104,132	1,776,834	23,666	94,918	17.81	25,223
Virginia	7,289	7,165	3,301	33,167	20,106	28,016	480,312	6,367	25,932	17.74	7,512
West Virginia	2,233	7,422	1,447	37,640	11,194	31,696	562,989	7,204	28,124	18.76	9,006
Region V:											
Alabama	9,869	17,936	2,010	67,822	19,278	38,626	619,517	8,779	36,091	16.47	15,331
Florida	16,573	7,906	2,953	46,744	23,606	33,667	554,337	7,652	31,862	16.73	10,566
Georgia	10,191	9,992	5,267	61,800	40,264	45,450	757,468	10,330	42,441	17.07	12,914
Mississippi	6,805	7,430	2,116	29,650	12,403	20,067	303,320	4,565	18,149	15.73	6,922
South Carolina	8,358	8,183	3,382	41,583	23,546	33,681	599,132	7,655	31,357	18.40	9,330
Tennessee	10,452	15,007	5,694	109,032	57,171	80,218	1,300,136	18,231	74,946	16.50	26,011
Region VI:											
Kentucky	2,550	10,305	3,521	65,137	32,767	50,582	864,253	11,496	46,416	17.76	14,898
Michigan	10,735	49,591	12,707	217,604	77,715	185,040	4,920,370	42,055	178,427	27.09	57,510
Ohio	25,437	33,825	12,056	159,550	89,262	120,081	2,080,570	28,655	113,898	22.29	38,058
Region VII:											
Illinois	19,558	46,914	18,191	243,990	130,544	195,106	3,959,976	44,342	151,279	22.72	55,802
Indiana	8,726	33,437	7,134	78,162	34,869	54,551	1,186,808	12,398	48,716	22.86	19,129
Wisconsin	8,700	17,239	4,086	48,088	23,859	37,901	875,385	8,614	34,711	23.71	11,769
Region VIII:											
Minnesota	10,692	8,835	2,783	29,107	16,850	24,748	426,199	5,625	22,503	17.80	8,112
Montana	2,728	2,098	471	4,260	2,139	3,236	58,615	735	3,236	18.11	1,402
North Dakota	1,953	1,086	76	1,372	340	1,411	30,624	321	1,265	22.35	580
South Dakota	1,741	602	144	1,308	556	1,006	17,884	229	868	18.48	333
Region IX:											
Iowa	7,506	3,088	1,004	11,515	6,433	8,767	161,386	1,993	7,603	19.66	2,627
Kansas	9,017	2,911	819	13,482	6,375	11,757	249,511	2,672	10,778	22.05	3,162
Missouri	12,505	20,296	8,396	105,626	64,841	78,886	1,263,474	17,929	59,087	18.41	24,998
Nebraska	5,520	1,508	647	3,356	2,014	2,542	47,573	678	2,388	19.31	806
Region X:											
Arkansas	9,122	8,212	2,183	26,480	10,302	19,960	333,413	4,536	18,209	17.25	7,705
Louisiana	8,196	10,660	1,897	50,722	15,691	39,232	812,226	8,916	36,003	21.50	11,463
Oklahoma	11,028	6,489	1,738	26,628	11,391	17,289	316,409	3,929	16,277	18.69	6,473
Texas	46,537	7,172	2,330	35,593	18,072	24,271	385,852	5,516	22,809	16.33	8,787
Region XI:											
Colorado	6,038	1,383	389	3,710	1,778	1,940	37,613	441	1,815	19.91	959
New Mexico	4,944	1,447	202	4,586	1,051	2,861	57,275	650	2,729	20.41	976
Utah	4,073	2,081	741	6,539	3,860	5,321	120,886	1,209	4,776	23.49	1,719
Wyoming	1,144	508	139	1,015	517	999	22,311	227	888	23.08	319
Region XII:											
Arizona	4,605	2,453	709	8,274	3,685	3,723	73,408	846	3,564	19.94	1,980
California	35,014	91,338	37,685	323,249	177,146	271,027	5,939,674	61,597	244,161	22.86	76,168
Hawaii	1,153	1,677	773	11,672	7,277	10,474	178,493	2,380	7,728	19.56	(⁵)
Nevada	1,902	1,065	369	3,155	1,342	3,180	73,875	723	2,911	24.02	922
Region XIII:											
Alaska	712	909	183	2,527	690	2,556	81,528	649	2,740	28.85	(⁵)
Idaho	2,852	2,837	448	6,688	1,937	3,877	84,629	881	3,700	22.08	1,996
Oregon	5,305	15,436	3,860	48,429	19,766	37,928	807,660	8,620	35,166	22.01	12,287
Washington	6,715	22,202	4,423	70,166	24,816	52,672	1,198,591	11,971	50,058	23.02	18,135

¹ Excludes transitional claims.

² Total, part-total, and partial.

³ Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

⁴ Unemployment represented by weeks of unemployment claimed under the State and railroad unemployment insurance programs and the veterans' unemployment allowance program. Includes partial and part-total unemployment. State distribution excludes railroad unemployment insurance claims.

⁵ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, November 1950–November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled 1	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled 1	General assistance
			Families	Recipients									
				Total 2										Children

Number of recipients							Percentage change from previous month							
1950														
November		2,703,712	649,931	2,226,685	1,653,151	97,491	61,050	403,000	-----	-0.2	-0.8	+0.3	+4.8	-1.3
December		2,786,216	651,309	2,233,194	1,660,933	97,453	68,800	413,000	-----	-0.3	+2.2	(*)	+12.7	+2.6
1951														
January		2,784,199	652,971	2,240,743	1,666,911	96,062	70,770	425,000	-----	-1.1	+3.3	-1.4	+2.9	+3.0
February		2,777,722	651,928	2,238,185	1,665,048	96,065	74,567	421,000	-----	-2.2	-2.2	(*)	+5.4	-1.0
March		2,771,640	651,356	2,236,472	1,663,919	95,905	80,002	412,000	-----	-2.2	-1.1	-2.2	+7.3	-2.1
April		2,760,691	645,822	2,218,670	1,652,472	96,974	87,845	384,000	-----	-4.4	-8.8	+1.1	+9.8	-6.8
May		2,754,884	640,606	2,198,894	1,638,116	96,990	97,079	355,000	-----	-2.2	-8.8	(*)	+10.5	-7.6
June		2,745,285	632,649	2,171,426	1,617,893	97,024	104,230	335,000	-----	-3.3	-1.2	(*)	+7.4	-6.3
July		2,737,675	618,394	2,123,693	1,582,218	97,256	108,907	324,000	-----	-3.3	-2.3	+2.2	+4.5	-3.2
August		2,732,021	612,128	2,104,348	1,568,029	97,349	111,329	319,000	-----	-2.2	-1.0	+1.1	+2.2	-1.4
September		2,722,933	606,078	2,085,243	1,554,062	97,158	113,049	311,000	-----	-3.3	-1.0	-2.2	+1.5	-2.6
October		2,711,620	597,249	2,055,446	1,532,255	97,185	114,923	311,000	-----	-4.4	-1.5	(*)	+1.7	(*)
November		2,705,125	591,992	2,041,955	1,520,430	97,221	118,284	316,000	-----	-2.2	-9.9	(*)	+2.9	+1.6
Amount of assistance							Percentage change from previous month							
1950														
November	\$192,572,324	\$120,824,086		\$46,220,553		\$1,472,924	\$2,533,761	\$18,521,000	+0.2	-0.2	+0.9	+0.2	+0.6	+0.3
December	193,204,021	119,954,750		46,529,002		4,480,867	3,033,402	19,266,000	+4.4	-7.7	+0.7	+2.2	+19.7	+4.0
1951														
January	194,962,874	120,099,988		47,327,250		4,438,705	3,170,931	19,926,000	+8.8	+1.1	+1.7	-9.9	+4.5	+3.4
February	194,437,286	119,131,206		47,857,550		4,454,255	3,383,275	19,611,000	-3.3	-8.8	+1.1	+4.4	+6.7	-1.6
March	194,532,503	118,948,024		48,088,334		4,448,593	3,596,552	19,451,000	(*)	-2.2	+5.5	-1.1	+6.3	-5.8
April	191,950,100	118,270,450		47,521,557		4,495,465	3,946,628	17,716,000	-1.3	-6.6	-1.2	+1.1	+9.7	-8.9
May	191,037,004	118,929,307		47,021,843		4,523,461	4,399,393	16,163,000	-5.5	+6.6	-1.0	+6.6	+11.5	-8.0
June	189,319,242	118,665,540		46,384,194		4,537,434	4,677,074	15,055,000	-9.9	-2.2	-1.4	+1.7	+6.3	-7.1
July	188,142,875	119,304,317		45,002,692		4,536,052	4,847,904	14,452,000	-6.6	+5.5	-3.0	(*)	+3.7	-4.0
August	188,194,966	119,308,258		44,745,286		4,558,093	4,950,229	14,633,000	(*)	(*)	-6.6	+5.5	+2.1	+1.3
September	188,364,274	119,841,541		44,819,189		4,567,563	5,150,981	13,985,000	+1.1	+4.4	+2.2	+2.2	+4.4	+4.4
October	189,755,153	120,746,862		44,675,023		4,640,500	5,274,768	14,418,000	+7.7	+8.8	-3.3	+1.6	+2.4	+3.1
November	189,739,721	120,440,700		44,575,407		4,663,332	5,431,282	14,629,000	(*)	-3.3	-2.2	+5.5	+3.0	+1.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in

families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ Program initiated in October 1950 under Public Law 734.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

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Journal of Gerontology, Baltimore, Vol. 6, Oct. 1951, pp. 372–379. \$2. Analyzes data gathered in a survey of persons living in a home for the aged; concludes that participants in a work program make the best adjustment.

LADIMER, IRVING. "Income Security for the Federal Worker." *Personnel Administration*, Washington, Vol. 14, Nov. 1951, pp. 13–20. \$1.

Employment

FOX, HARLAND. "Utilization of Older Manpower." *Harvard Business Review*, Boston, Vol. 29, Nov. 1951, pp. 40–54. \$1.50.

JAFFE, A. J., and STEWART, CHARLES D. *Manpower Resources and Utilization: Principles of Working Force Analysis*. New York: John Wiley & Sons, Inc., 1951. 532 pp. \$6.50. A study of the working force in the

United States—its characteristics, composition, and activities.

MARSH, MICHAEL. "Fringe Benefits and Wage Stabilization." *Editorial Research Reports*, Washington, Vol. 2, Nov. 19, 1951, pp. 789–805. \$1. Includes a discussion of pension and welfare plans in industry and of pay increases based on increased productivity.

PETERSON, FLORENCE. *Survey of Labor Economics*. (Rev. ed.) New York: Harper & Brothers, 1951. 871 pp. \$5.

Includes a discussion of the present and future of social security.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Older Women Workers*. Washington: The Bureau, Aug. 1951. 5 pp. Processed.

Public Welfare and Relief

HAMILTON, GORDON. *Theory and Practice of Social Casework*. (2d

ed. rev.) New York: Published for the New York School of Social Work by Columbia University Press, 1951. 328 pp. \$4.

HOLLIS, ERNEST V., and TAYLOR, ALICE L. *Social Work Education in the United States*. New York: Columbia University Press, 1951. 422 pp. \$5.50.

The report of a study made for the National Council on Social Work Education. After evaluating social work in a summary of its evolution, scope, status, and probable future role, the authors chart a course for social work education—from undergraduate study through graduate work to development on the job—that includes consideration of the educational responsibilities of social work organizations and the accreditation of social work education. In addition to identifying the basic problems in the area, the report suggests possible lines of action that the profession might follow in

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1951¹

State ²	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ³
Calif.				(⁴)	\$42,955
Conn.	\$192,746	\$68,271	\$2,434	(⁴)	
Del.		397		(⁴)	
D. C.	46			\$18	
Ill.	282,380	16,815	8,770	9,696	362,550
Ind.	271,618	45,864		9,506	116,511
Iowa				(⁴)	114,483
Kans.	117,566	27,209	1,692	14,790	40,437
La.		1,916	105	1,107	525
Maine				(⁴)	34,234
Mieh.					54,393
Minn.	619,142	32,939		(⁴)	
Mont.				(⁴)	115,774
Nebr.	165,375	7,900	776	(⁴)	
Nev.				(⁴)	6,417
N. H. ⁵	80,376	34,885	2,447	(⁴)	
N. J.		11,814			83,134
N. Y.	1,052,779	293,913	44,815	265,320	
N. C.	9,133	3,779		864	92,694
N. Dak.	23,510	388	17	659	16,189
Ohio	115,189	7,467	4,462		521,030
Oreg.					89,900
R. I.					26,940
S. C.					7,495
S. Dak.					53,279
V. I.	84	10	4	1	55
Wis.	243,312	71,035	8,150	4,323	3,092
					\$1,461

¹ For September data excluding vendor payments for medical care, see the *Bulletin*, December 1951.

² Excludes States that either made no vendor payments for medical care for September or did not report such payments.

³ In all States except California, Illinois, Louisiana, Nevada, New Jersey, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

⁶ Includes premiums paid into pooled fund as well as payments for services provided in earlier months.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, September 1951¹

State ²	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	Aid to the permanently and totally disabled
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$70.50	\$9.78	\$120.13	\$12.82
Del.			81.45	.56
D. C.	47.76	.02		
Ill.	47.96	2.42	110.73	.74
Ind.	40.70	5.70	70.16	4.87
Kans.	52.06	3.08	87.26	5.91
La.			59.83	.09
Minn.	55.82	11.07	100.68	4.23
Nebr.	52.72	6.83	90.93	2.59
N. H. ⁴	52.22	8.00	113.64	11.68
N. J.			95.82	2.27
N. Y.	60.79	8.84	113.32	5.51
N. C.	22.88	.15	46.19	.23
N. Dak.	32.69	2.61	87.37	.23
Ohio	50.02	.97	70.02	.53
V. I.	11.05	.13	15.40	.05
Wis.	51.85	4.68	116.93	8.47

¹ For September data excluding vendor payments for medical care, see the *Bulletin*, December 1951. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance.

² Excludes States that made no vendor payments for medical care for September or did not report such payments. Also excludes States for which count of cases is believed to be incomplete.

³ No program for aid to the permanently and totally disabled.

⁴ Average payment computed on base excluding payments for services provided before the pooled fund was established.

⁵ Average payment not computed on base of less than 50 recipients.

seeking solutions to these problems.

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Table 10.—Old-age assistance: Recipients and payments to recipients, by State, November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
Total²	2,705,125	\$120,440,700	\$44.52	-0.2	-0.3	-3.2	-0.3
Ala.	78,927	1,665,827	21.11	-9	-6	-3.5	-5
Alaska	1,048	93,157	56.53	-2	(³)	+4.0	+1.5
Ariz.	14,149	701,195	49.56	(³)	-6	-1.4	-6.7
Ark.	60,446	1,272,237	21.05	-1.1	-9	-12.1	-28.8
Calif.	274,403	18,294,866	66.67	(³)	-2	+1.2	-2.1
Colo. ⁴	52,374	3,716,094	70.95	-1	-6.7	+2.0	-6.8
Conn.	19,346	1,183,872	61.19	-1.3	-1.2	-2.8	+1.2
Del.	1,603	48,919	30.52	+3	+1.4	-1.2	+4.3
D. C.	2,813	135,497	48.17	-8	-2	-1.0	+23.7
Fla.	68,799	2,629,848	38.23	-4	-7	-6	-3.4
Ga.	95,753	2,979,168	31.11	(³)	(³)	-6.3	+22.7
Hawaii	2,262	75,210	33.25	-7	-7	-4.6	-5.6
Idaho	9,489	478,724	50.45	-1	-3	-16.3	-10.1
Ill.	114,350	5,400,978	47.23	-3	+3	-4.9	+4.8
Ind.	45,522	1,618,945	35.56	-1.3	-1.4	-11.3	-11.8
Iowa	48,799	2,470,895	50.63	-2	(³)	-1.3	+1.7
Kans.	37,705	1,877,207	49.79	-4	+3	-4.5	-3.3
Ky.	66,188	1,962,765	29.65	-4	-5	-4.5	+40.9
La.	119,148	5,553,379	46.61	(³)	+2	(³)	-2
Maine	14,699	630,060	42.86	-7	-7	-3.8	-3.8
Md.	11,452	456,527	39.86	-4	+2	-4.0	+3.9
Mass.	101,910	6,543,434	64.21	(³)	+9	-8	+3.5
Mich.	94,640	4,518,725	47.75	-2	+4	-3.8	+3
Minn.	54,641	2,498,764	45.73	-6	-2	-1.9	+1.3
Miss.	58,109	1,082,742	18.63	-4	-1	-7.7	-11.0
Mo.	132,443	5,738,850	43.33	(³)	+1	-4	-2.0
Mont.	11,439	587,670	51.37	-5	-5	-3.0	-3.4
Nebr.	22,439	1,039,538	46.33	-5	-4	-4.2	+2.2
Nev.	2,750	152,269	55.37	-5	-5	+1.0	+7.3
N. H.	7,027	308,288	43.87	-6	+2	-5.5	-9.6
N. J.	22,657	1,185,303	52.32	-3	+6	-6.4	+2.4
N. Mex.	10,730	421,642	39.30	-3	+1.6	+4.6	+12.9
N. Y.	115,309	6,405,721	55.55	-1	+5	-2.2	+1.9
N. C.	52,472	1,229,836	23.44	-1.0	-4	-14.8	-9.9
N. Dak.	8,948	446,920	49.95	+2	-1.2	-1.1	+5
Ohio	118,513	5,818,909	49.10	-1	(³)	-4.9	+1.5
Okl.	96,533	4,724,385	48.94	-3	-1	-3.5	+4.4
Oreg.	22,942	1,278,612	55.73	-2	+1.4	-3.6	+3.6
Pa.	76,866	2,997,444	39.00	-1.0	-1	-10.1	-9.8
P. R.	20,945	162,574	7.76	+5.6	+9.2	+27.3	+31.8
R. I.	9,719	453,232	46.63	-4	+8	-3.8	-4
S. C.	43,027	1,089,973	25.33	(³)	+1	+2.1	+4.9
S. Dak.	12,034	492,834	40.95	-1	(³)	-1.5	+2.4
Tenn.	61,523	1,894,460	30.79	-8	+5.3	-7.5	-6.5
Tex.	220,251	7,239,469	32.87	(³)	+1	-1.5	-1.7
Utah	9,784	518,969	53.04	-3	-3	-2.0	+15.8
Vt.	6,951	271,867	39.11	+3	+5	+7	+10.7
V. I.	656	7,300	11.13	+1.9	+2.2	+11.2	+14.6
Va.	19,367	435,838	22.50	-5	-2	-2.1	+2.1
Wash.	68,511	4,249,808	62.03	-5	-4.2	-6.9	-7.9
W. Va.	25,933	669,120	25.80	(³)	-4	-4.1	-7.5
Wis.	51,864	2,490,554	48.02	-2	+4	-1.3	+11.7
Wyo.	4,317	240,280	55.66	+4	+2	+1	-2.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Includes 4,028 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

³ Increase of less than 0.05 percent.

⁴ Decrease of less than 0.05 percent.

Table 11.—Aid to the blind: Recipients and payments to recipients, by State, November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
Total²	97,221	\$4,663,332	\$47.97	(³)	+0.5	-0.3	+4.3
Total, 51 States⁴	97,172	4,660,716	47.96	(³)	+0.5	+22.8	+24.8
Ala.	1,529	36,564	23.91	-0.2	+9	-5	+9.0
Alaska	11	478	(³)	-	-	-15.0	-22.8
Ariz.	760	41,275	54.31	+3.0	+3.0	-6.6	-20.9
Ark.	1,912	49,830	26.06	-1.1	-9	-6.6	-20.9
Calif. ⁵	11,462	934,777	81.55	+3	+4	+5.9	+4.5
Colo.	352	22,152	62.93	+3	+5.9	-6.6	+2.3
Conn.	311	20,682	66.50	-1.0	-6	+6.5	+15.4
Del.	217	9,766	45.00	-9	-2	+16.0	+17.0
D. C.	252	13,440	51.30	+4	-1	-1.1	+22.7
Fla.	3,294	134,168	40.73	-5	-7	-1.1	-5.9
Ga.	2,886	103,516	35.87	+1	+4	+3.0	+30.8
Hawaii	122	4,788	39.25	+8	+3	+15.1	+21.3
Idaho	200	11,240	56.20	-1.0	-2.7	-3.4	+2.3
Ill.	4,113	220,367	53.58	+3	+6	-3.4	+10.4
Ind.	1,740	67,257	38.65	-5	-1.1	-7.0	-8.1
Iowa	1,283	76,214	59.40	+1.3	+1.3	+1.8	+3.9
Kans.	630	32,423	51.46	-5	+3	-6.8	-8.3
Ky.	2,523	79,579	31.54	+6	+3	+3.5	+48.6
La.	1,871	83,608	44.69	-5	+6	+3	+1.5
Maine	608	27,752	45.64	-2.1	-2.3	-8.7	-7.6
Md.	489	21,846	44.67	-2	(³)	+8	+10.7
Mass.	1,605	121,182	75.50	+6	+1.2	+5.9	+18.7
Mich.	1,848	98,119	53.09	+1	+1.2	-2	+3.9
Minn.	1,176	71,864	61.11	+1.1	+2.4	+6.0	+15.0
Miss.	2,805	65,791	23.45	0	+1	-2.4	-5.8
Mo.	2,837	141,850	50.00	+4	+5.8	+5	+23.7
Mont.	539	30,264	56.15	+2	+1	+2	-1.2
Nebr.	757	48,496	64.06	-3	-2	+6.2	+16.8
Nev.	33	2,138	(³)	(³)	(³)	(³)	(³)
N. H.	306	15,034	49.13	+1.0	+1.3	-4.4	-5.7
N. J.	787	46,167	58.66	+4	+6	+2.9	+12.2
N. Mex.	507	18,261	36.02	-2	-4	+1.4	+3.1
N. Y.	4,039	260,253	64.44	-1	+5	+7	+7.8
N. C.	4,482	153,238	34.19	-2	-4	+4.8	+3.2
N. Dak.	115	6,468	56.24	0	-1.1	+1.8	+13.9
Ohio	3,765	182,248	48.41	-7	+2.7	-2.9	+3.2
Okl.	2,571	133,002	51.73	-4	-6	-5.6	+3.2
Oreg.	391	26,274	67.20	0	+1.6	+1.8	+7.3
Pa. ⁶	15,467	614,637	39.74	+2	+4	-2	-2.3
P. R.	482	3,564	7.39	+4.6	+8.2	-4.4	-5.7
R. I.	187	10,427	55.76	+1.1	+3	+3.9	+4.4
S. C.	1,610	44,870	27.87	-5	-5	+2.3	+8.2
S. Dak.	216	8,329	38.56	-1.8	-1.7	-5.3	+1.4
Tenn.	2,747	103,025	37.50	+3	+4	+2.6	+1.5
Tex.	6,038	222,728	36.89	-4	-3	-8.8	-10.3
Utah	221	12,804	57.94	-1.3	-9	+8.3	+27.2
Vt.	179	7,626	42.60	+1.1	+1.2	-5.3	+4.7
V. I.	45	474	(³)	(³)	(³)	(³)	(³)
Va.	1,503	46,473	30.92	-3	-3	-2.6	+1.4
Wash. ⁷	846	64,473	76.21	-4	-3.2	-6	-6
W. Va.	1,082	33,483	30.95	+2	-3	+1.2	+1.9
Wis.	1,358	72,912	53.69	-7	-5	-2.5	+10.1
Wyo.	97	5,136	52.95	(³)	(³)	-5.8	-11.0

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs administered without Federal participation. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients in California (535 recipients, \$44,902 in payments), in Washington (20 recipients, \$896 in payments), in Missouri (about 1,000 recipients, about \$50,600 in payments), and in Pennsylvania (5,724 recipients, \$223,237 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under sec. 344 of the Social Security Act Amendments of 1950 (P. L. 734, 81st Cong.).

³ Increase of less than 0.05 percent.

⁴ States with plans approved by the Social Security Administration. Percentages computed on totals for States with approved plans in respective months; the large increase from November 1950 is explained by the inclusion of Pennsylvania, with its large caseload, beginning February 1951 and of Missouri beginning October 1951. See also footnote 2.

⁵ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Decrease of less than 0.05 percent.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total ²	Children	Total amount	Average per—		October 1951 in—		November 1950 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	591,992	2,041,955	1,520,430	\$44,575,407	\$75.30	\$21.83	-0.9	-0.2	-8.9	-3.6
Total, 32 States ³	591,993	2,041,856	1,520,360	44,574,272	75.20	21.83	-0.9	-0.2	-8.9	-3.6
Alabama.....	18,311	67,180	50,729	634,582	34.66	9.45	(⁴)	+2	-5	+3.5
Alaska.....	678	2,131	1,538	48,439	71.44	22.73	-1	+1.0	+8.8	+0.0
Arizona.....	3,709	13,820	10,314	272,503	73.50	19.73	-1	-1.3	-12.0	-29.3
Arkansas.....	13,608	49,213	37,569	491,990	35.92	10.00	-3.4	-2.9	-25.7	-35.9
California.....	55,114	170,860	127,976	6,331,853	114.89	37.06	-3	-3	(⁵)	+7.8
Colorado.....	5,187	18,994	14,336	511,240	98.56	26.92	-1.6	+8.8	-4.6	+4.4
Connecticut.....	5,163	16,895	12,212	557,910	108.06	33.02	-1.8	-2.5	-4.7	-4.3
Delaware.....	711	2,741	2,098	56,588	79.59	20.65	+1.0	+1.3	+4.6	+16.3
District of Columbia.....	2,086	8,423	6,517	200,592	95.16	23.81	-7	-3	-3.4	+26.9
Florida.....	20,105	64,877	48,275	907,740	45.15	13.99	-5.1	-5.3	-28.3	-35.4
Georgia.....	20,228	66,851	51,433	1,008,682	49.87	15.09	+1.5	+1.3	+19.0	+27.4
Hawaii.....	3,225	11,952	9,301	298,703	83.32	22.48	-4	-2	-15.2	-21.3
Idaho.....	2,150	7,426	5,473	239,019	111.17	32.19	-3	-1.1	-12.1	-6.0
Illinois.....	22,517	80,000	59,267	2,501,363	111.09	31.27	-5	(⁶)	-2.9	+14.9
Indiana.....	8,809	29,340	21,669	584,917	66.40	19.94	-2.9	-2.8	-20.8	-19.9
Iowa.....	5,142	17,975	13,350	506,514	98.51	28.18	+2	+3	+6	+26.0
Kansas.....	4,390	15,537	11,749	361,536	82.35	23.27	-1.5	-1.4	-15.4	-14.0
Kentucky.....	21,440	75,745	55,740	896,995	41.84	11.84	-1.2	-1.5	-10.6	+1.3
Louisiana.....	21,910	79,469	58,982	1,316,419	60.08	16.57	-8	-2	-22.2	-5.8
Maine.....	4,364	15,182	11,082	319,227	73.15	21.03	0	+2	+4.5	+3.2
Maryland.....	5,044	19,471	14,850	417,637	82.80	21.45	-1.5	-2.3	-20.9	-14.0
Massachusetts.....	13,074	43,160	31,702	1,520,265	116.28	35.22	+6	+1.6	-2.0	+3.8
Michigan.....	24,541	79,287	56,430	2,308,981	94.09	29.12	(⁷)	+1.6	-5.5	+1.4
Minnesota.....	7,689	26,029	19,794	754,865	98.17	29.00	-3	(⁸)	-6	+8.6
Mississippi.....	10,205	38,585	29,605	292,337	19.83	5.24	-1.2	-7	-10.2	-2.0
Missouri.....	22,930	77,666	57,061	1,193,836	52.06	15.37	-1.3	-1.4	-9.8	-10.1
Montana.....	2,348	8,125	5,982	200,536	85.41	24.68	+8	+7	-5	+8.6
Nebraska.....	2,938	9,778	7,170	292,365	89.30	26.83	-1.1	-6	-16.5	-8.4
Nevada.....	29	89	70	1,155	(⁹)	(⁹)	(⁹)	(⁹)	(⁹)	(⁹)
New Hampshire.....	1,482	5,062	3,695	152,122	102.65	30.05	-1.0	-2	-11.1	-13.0
New Jersey.....	5,044	16,866	12,765	498,383	98.81	29.35	-1.2	+1.6	-4.0	+3.4
New Mexico.....	5,390	18,550	14,167	279,370	51.85	15.06	-1.0	-1.7	+3.7	-8.4
New York.....	52,630	176,998	126,322	5,927,343	112.62	33.49	+3	+1.1	-5.7	+2.0
North Carolina.....	16,467	59,765	45,768	764,864	46.43	12.79	+3	+9	+4.9	+14.9
North Dakota.....	1,645	5,839	4,421	142,653	86.71	24.43	+4	-2	-6.6	-19.9
Ohio.....	13,737	50,487	37,946	930,116	67.71	18.42	-1.2	-1.5	-5.0	-19.0
Oklahoma.....	20,425	68,022	51,367	1,468,216	71.88	21.56	-2.2	-2.1	-5.8	+22.6
Oregon.....	3,294	11,000	8,239	338,685	102.82	30.79	-9	-3	-12.9	-10.9
Pennsylvania.....	34,196	122,893	91,307	2,980,398	87.16	24.25	-2.5	(¹⁰)	-25.1	-26.2
Puerto Rico.....	13,330	41,177	30,500	133,890	10.04	3.25	+7.1	+16.8	+14.3	+53.1
Rhode Island.....	3,296	11,077	7,977	209,975	94.05	27.98	-2	+1.5	-7.4	-1.5
South Carolina.....	6,503	24,262	18,811	248,709	33.25	10.25	-6	-8	-4.9	+7.1
South Dakota.....	2,555	8,293	6,188	176,734	69.17	21.31	-1.0	-9	+5.1	+9.3
Tennessee.....	21,067	76,609	56,634	1,012,195	48.00	13.39	-1.7	-5	-14.2	-13.8
Texas.....	16,531	63,771	47,491	896,380	48.78	12.64	-4.7	-3.8	-12.5	-1.2
Utah.....	2,944	10,233	7,887	307,360	104.40	30.04	-1.1	-1.8	-10.2	+1.3
Vermont.....	999	3,478	2,699	53,695	53.75	15.44	-1.4	-1.5	-3.7	-3.5
Virgin Islands.....	219	680	605	3,552	16.22	5.22	+9.5	+9.6	+42.2	+52.3
Virginia.....	7,810	29,086	22,092	401,981	51.47	13.82	-1.5	-1.2	-5.8	-1
Washington.....	9,044	30,060	21,839	825,005	91.22	27.42	-2.8	-4.1	-20.3	-42.0
West Virginia.....	16,752	61,768	47,500	954,350	56.97	15.45	-8	-1.0	-9.3	-6.3
Wisconsin.....	8,335	28,216	20,748	927,693	111.30	32.88	+1	+6	-6.2	+6.8
Wyoming.....	542	1,952	1,469	53,200	98.15	27.25	-2.9	-2.2	-6.9	-11.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent program administered without Federal participation. Data exclude programs in Florida, Kentucky, and Nebraska administered without Federal participation concurrently with programs under the Social Security Act. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ States with plans approved by the Social Security Administration.

⁴ Increase of less than 0.05 percent.

⁵ Decrease of less than 0.05 percent.

⁶ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁷ Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

⁸ Number of adults included in total number of recipients is partly estimated.

⁹ In addition to these payments from aid to dependent children funds, supplemental payments of \$118,278 from general assistance funds were made to 3,760 families.

¹⁰ Partly estimated.

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agencies administering the public assistance programs and for the Social Security Administration, the impor-

tance both of raising basic educational requirements for workers to be hired in the future and of planning to develop all the potentialities of the workers now employed.

Only as the statistical data are considered with specific reference to each agency's problems and plans for recruiting and training staff members will they have real meaning.

Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients	
		Total amount	Average
Total²	118,284	\$5,431,282	\$45.92
Alabama	8,695	191,442	22.02
Colorado	3,409	174,371	51.15
Delaware	111	4,646	41.86
District of Columbia	1,156	62,615	54.17
Hawaii	1,180	53,859	45.64
Idaho	757	39,407	52.06
Illinois	2,108	102,857	48.79
Kansas	2,546	123,194	48.39
Louisiana	14,538	570,316	39.23
Maryland	2,510	113,832	45.35
Massachusetts	532	23,721	44.59
Michigan	1,003	50,320	50.14
Mississippi	694	13,468	19.41
Missouri	10,155	469,784	46.26
Montana	993	55,229	55.62
New Jersey	750	45,752	61.01
New Mexico	1,888	74,374	39.39
New York	27,018	1,641,740	60.76
North Carolina	3,843	103,777	27.00
North Dakota	579	32,779	56.61
Ohio	4,095	181,030	44.21
Oklahoma	551	24,463	44.51
Oregon	1,640	110,135	67.16
Pennsylvania	9,444	414,074	43.85
Puerto Rico	1,866	17,730	9.50
Rhode Island	153	9,426	62.01
South Carolina	3,492	111,872	31.95
South Dakota	118	4,746	40.22
Utah	1,576	84,497	53.61
Vermont	187	7,684	41.09
Virgin Islands	23	267	(³)
Virginia	2,639	90,134	34.15
Washington	5,292	300,386	56.76
West Virginia	1,408	41,790	29.68
Wisconsin	840	53,423	63.60
Wyoming	480	25,442	53.00

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. Figures in italics represent programs under State plans not yet approved by the Social Security Administration. All data subject to revision.

² Represents States reporting plans in operation.

³ Average payment not computed on base of less than 50 recipients.

Table 14.—General assistance: Cases and payments to cases, by State, November 1951¹

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1951 in—		November 1950 in—	
				Number	Amount	Number	Amount
Total²	316,000	\$14,629,000	\$46.31	+1.6	+1.5	-21.6	-21.0
Ala.	79	1,824	23.09	(³)	(³)	(³)	(³)
Alaska	51	2,899	56.84	(³)	(³)	(³)	(³)
Ariz.	1,145	44,186	38.59	-1.5	-2.6	-22.8	-21.9
Ark.	2,462	32,234	13.09	-1.0	-3.3	-8.0	-4.0
Calif.	29,162	1,321,242	45.31	+1.0	+1.4	-8.3	-2.3
Colo.	1,707	67,566	39.58	+2.4	+5.7	-59.2	-61.3
Conn.	* 3,830	* 199,663	52.13	+2.4	+2.5	-13.5	-8.6
Del.	837	30,049	35.90	+1.1	+1.8	-19.4	-18.0
D. C.	701	38,176	54.46	-7.8	-9.3	-58.8	-49.8
Fla.	* 4,900	* 75,000					
Ga.	3,456	58,801	17.01	+2.7	+5.1	+5.0	+5.8
Hawaii	1,925	108,947	56.60	-7.4	-8.1	-52.0	-47.2
Idaho	183	6,633	36.25	-3.2	-5.3	-59.9	-57.6
Ill.	27,450	1,586,751	57.81	+1.6	+1.5	-25.0	-15.0
Ind.	8,705	288,446	33.14	+8.4	+7.4	-21.2	-9.3
Iowa	3,432	101,037	29.44	+7.8	+6.3	-9.4	-6.7
Kans.	2,122	93,365	44.00	+2.4	+6.3	-7.1	+7.7
Ky.	* 2,850	* 68,000					
La.	8,993	230,471	25.64	+3.3	+1.8	-7.4	+30.2
Maine	3,060	133,980	43.78	+6.5	+9.7	-16.1	-12.4
Md.	3,130	144,378	46.13	-1.1	-9.9	-43.6	-40.0
Mass.	18,635	972,265	52.17	-4.4	-3.2	-11.5	-13.8
Mich.	20,231	961,445	47.52	+4.9	+6.6	-9.8	-6.9
Minn.	5,518	284,518	51.56	+5.3	+9.2	-10.2	-8.8
Miss.	917	11,223	12.24	+10.7	+8.3	+34.9	+41.5
Mo.	9,627	289,860	30.11	-1.8	-7.7	-20.0	-31.8
Mont.	885	25,238	28.52	+7.5	-4.4	-20.8	-39.1
Nebr.	1,273	48,062	37.75	+3.5	+3.6	-13.2	+3.3
Nev.	* 300	* 8,400	28.00	-1.6	-2.3	-16.7	-9.7
N. H.	1,306	51,012	39.06	+15.4	+11.7	-13.3	-12.0
N. J.	7,258	417,660	57.54	-1.1	-1.1	-21.4	-20.7
N. Mex.	352	7,448	21.16	-11.3	-11.9	-79.0	-81.3
N. Y.	49,107	3,579,338	72.89	+1.3	-1.0	-23.1	-22.0
N. C.	2,286	41,150	18.00	+11.8	+5.9	-44.4	-37.6
N. Dak.	442	16,930	38.30	+7.8	+10.0	-42.6	-44.0
Ohio	20,179	794,507	39.37	+1.3	+3.1	-10.0	-15.8
Okla.	10,300	92,437	(³)	(³)	-1.9	(³)	-18.5
Oreg.	4,375	251,004	57.37	+17.7	+11.9	-14.7	-7.5
Pa.	20,502	1,008,322	49.18	-9.9	+2.0	-45.9	-48.0
P. R.	3,546	24,655	6.95	-9.2	-14.8	-44.7	-48.7
R. I.	4,367	244,778	56.05	+4.7	-3.6	-15.5	-15.1
S. C.	2,408	40,538	16.83	-3.3	-5.5	(³)	(³)
S. Dak.	* 700	* 19,500					
Tenn.	2,215	28,713	12.96	+2.2	+2.5	+1.3	+9.6
Tex.	* 7,100	* 133,000					
Utah	1,157	61,003	52.73	+5.9	+2.5	+197.4	+220.7
Vt.	1,000	38,000					
V. I.	230	2,282	9.92	+4.5	+5.1	+19.8	+21.6
Va.	2,384	61,490	25.79	-2.3	-1.1	-23.6	-18.5
Wash.	7,023	341,742	48.66	+5.2	+7.3	-40.0	-36.6
W. Va.	4,142	91,867	22.18	-3.5	-3.2	-32.2	-30.8
Wis.	4,817	246,781	51.23	+4.3	+4.0	-15.9	-12.7
Wyo.	102	4,040	39.61	(³)	(³)	-60.3	-64.5

¹ For definition of terms see the *Bulletin*, January 1951, p. 21. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ Average payment not computed on base of less than 50 cases; percentage change, on less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 15 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Estimated.

¹⁰ Includes cases receiving medical care only.

¹¹ Includes 6,140 cases and payments of \$181,721 representing supplementation of other assistance programs.

¹² Excludes estimated duplication between programs; 1,476 cases were aided by county commissioners and 5,149 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes not computed.

¹³ Not computed; comparable data not available.

¹⁴ Estimated on basis of reports from a sample of cities and towns.